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TABLES

OF

LIFE CONTINGENCIES.

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TABLES

OF

LIFE CONTINGENCIES;

CONTAINING

THE RATE OF MORTALITY AMONG THE MEMBERS OF THE EQUITABLE SOCIETY,

AND

The Values of Life Annuities, Reversions, &c.

COMPUTED THEREFROM:

TOGETHER WITH A MORE EXTENSIVE SCALE OF

PREMIUMS FOR LIFE ASSURANCES,

DEDUCED FROM THE

Northampton Rate of Mortality,

THAN ANY HITHERTO PUBLISHED:

AND THE

PROGRESSIVE VALUES OF LIFE POLICIES.

THE WHOLE CAREFULLY CALCULATED, ARRANGED IN A NEW FORM, AND ILLUSTRATED BY PRACTICAL EXAMPLES,

BY GRIFFITH DAVIES,

ACTUARY TO THE GUARDIAN ASSURANCE COMPANY.

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INTRODUCTION.

In offering this Tract to the attention of the Public, the Author deems it necessary to state, that the Rate of Mortality among the members of the Equitable Society has been deduced from the accounts given by Mr. Morgan, in his Addresses to the general Courts of that Institution, and in the Notes added by him to the latter editions of Dr. Price's Observations on Reversionary Payments. In his Address to the general Court, held on the 24th of April, 1800, Mr. Morgan stated, that the decrements of life among the members of the Equitable, for the preceding 30 years, had been to those expressed by the Northampton Table

From the age of	10	to	20	as	1 to 2
— — —	20	to	30	as	1 to 2
— — —	30	to	40	as	3 to 5
— — —	40	to	50	as	3 to 5
— — —	50	to	60	as	5 to 7
— — —	60	to	80	as	4 to 5

And in the Notes added to Vol. I. of Dr. Price's Observations on Reversionary Payments, (Edition 7)

pages 182, 183, and 192, he states, that the same proportion between the decrements of life among the members of the Equitable Society and those expressed by the Northampton Table, had continued up to the year 1810, embracing a period of more than forty years. His Addresses delivered in December 1816, and March 1825, further confirm that the decrements of life had, up to those periods, still continued the same, or to bear the same ratio to those in the Northampton Table as he had previously represented. Granting these statements to be correct, it must therefore be concluded, that the rate of mortality among the members of the Equitable, for a period exceeding half a century, must have continued the same as that represented by Mr. MORGAN in the year 1800.

These observations being premised, let us conceive two communities formed, the one subject to the law of mortality expressed by the first Table in this Tract, the other to that represented by the Northampton Register; then, if the decrements of life in these two communities bear to each other the proportions already stated, the accuracy of the former Table will be rendered obvious.

Hence, supposing the first of these communities to be formed by the admission of 2844 new settlers of the age of 10, at the beginning of each year, for any period not less than 10 years, and none to be

removed from it except by death, it is manifest that at the beginning of any year there would be living

2844	at the age of	10	just admitted, of whom	11	{ would die during the year.
2833	—	11	{ survivors of those admitted the year before }	11	—
2822	—	12	Ditto 2 years before	12	—
2810	—	13	3	12	—
2798	—	14	4	13	—
2785	—	15	5	14	—
2771	—	16	6	15	—
2756	—	17	7	16	—
2740	—	18	8	17	—
2723	—	19	9	18	—
Total 27882	between	10	and 20	139	

and comparing the number of deaths during the year, with that of the living at the beginning of the year, it appears that in a community subject to the law of mortality represented by Table 1, one would die annually out of $\frac{27882}{139} = 200.59$.

Proceeding in like manner with the numbers living and decrements in Table x, it will be found that in a community subject to the law of mortality expressed by the Northampton Table, 543 persons, between 10 and 20, would die annually, out of 54444, or one out of $\frac{54444}{543} = 100.265$.

Then comparing these results, it appears that the mortality in the former community would be to that of the latter as 100.265 is to 200.59, or as 1 to 2.

By the same mode of reasoning it may be shown, that the decrements of life represented by Table 1, in the succeeding intervals from 20 to 30, 30 to 40, &c., are to those expressed by Table x in the respective proportions already stated.

The identity of the rate of mortality expressed by Table 1, and that which obtained among the members of the Equitable, being thus shown, the mode of forming that Table is reserved for a more extensive Work on the subject, which the Author has for some time been conducting through the Press. This Work, which is nearly ready for publication, contains A NEW THEORY OF THE DOCTRINE OF ANNUITIES AND ASSURANCES, interspersed with Practical Observations, and more than double the number of Tables contained in this Tract.

In calculating and checking these Tables, the Author has been materially assisted by Mr. Jonas Holbut, Actuary of the Reversionary Interest Society, and Mr. Thomas Parry, of the Hope Assurance Office; also by Samuel Ingall, of the Imperial Life Office, and David Jones, of the Royal Exchange, both young men of promising talents and indefatigable perseverance.

GUARDIAN OFFICE, 11, *Lombard Street*,
29th December, 1825.

Practical Examples

ILLUSTRATIVE OF

THE APPLICATION OF THE TABLES.

Example 1.

What is the present value of £50 annuity on a life of 40, estimating the interest of money at 4 per Cent., and the average duration of human life by the rate of mortality among the members of the Equitable?

By Table II, opposite the age of 40, in the 4 per Cent. column, the present value of £1 annuity on the proposed life is found to be 14.9390, and this multiplied by 50, the given annuity, produces $14.939 \times 50 = 746.95$ = £746 19s the answer.

If the rate of mortality be estimated by the Northampton Table, the present value of the proposed annuity, found in like manner by Table XIV, is $13.1974 \times 50 = 659.87$ = £659 17s 5d. This is the value at which Government would estimate such annuity, in the assessment of legacy duty.

Example II.

What annuity should be granted for £100 on a life of 70, allowing the purchaser $3\frac{1}{2}$ per Cent. for his money, and estimating the rate of mortality by the experience of the Equitable?

By Table II, opposite the age of 70, in the $3\frac{1}{2}$ per Cent. column, the present value of £1 annuity on the proposed life is found to be 7.3894: hence dividing the sum to be sunk (100) by the value of £1 annuity on the life proposed (7.3894), we have $100 \div 7.3894 = 13.533 =$ £13 10s 8d, the answer.

If the annuity be payable half-yearly, the divisor, taken from the Table, ought to be increased by .25; if quarterly, by .375; or, if continued up to the day of death, by .5. Thus on the life proposed for £100 sunk, the annuity to be granted

If payable half-yearly, is $\frac{100}{7.3894 + .25} =$ £13 1 10

or, if payable quarterly $\frac{100}{7.3894 + .375} =$ £12 17 7

Example III.

What is the present value of £100 annuity on a life of 40, allowing the purchaser a clear interest of 5 per Cent., beside the premium necessary to secure the repayment of his capital, by a life assurance effected at the rates charged by the Equitable society?

By Table III, opposite the age of 40, under 5 per Cent., the required value in years' purchase is found to be 11.256, from which it follows, that 11.256×100 produces £1125 12s, the answer.

In these cases, if the annuity be payable yearly, the sum to be insured must exceed the purchase money by one year's annuity, in order to cover the first year's premium payable in advance, before any annuity becomes due, and the last year's interest remaining unpaid after the annuity shall have ceased.

Example IV.

What annuity should be required for an advance of £5000, to the tenant for life of an entailed estate, allowing the grantee a net interest of 5 per Cent., beside the premium necessary to secure the repayment of the capital advanced, by a life assurance effected at the rates charged by the Equitable society, supposing the grantor's age to be 40 next birth day?

This, being the converse of the last Example, may be solved by dividing the £5000 by the number taken from Table III, under 5 per Cent., opposite the given age: or, somewhat easier, by multiplying the number standing opposite the proposed age under the given rate in Table IV, by the number of £100 in the sum to be advanced.

Thus, by the latter mode, $8.884 \times 50 = 444.200$ = £444 4s, the answer.

On the supposition of the annuity being payable yearly, and ceasing with the last payment becoming due prior to the grantor's death, the observation made on the last Example is equally applicable to the present.

Example v.

What is the present value of £100 annuity dependent on the joint lives of two persons aged 40 & 50, (that is, an annuity ceasing with the last payment becoming due prior to the first death) estimating the interest of money at 5 per Cent., and the rate of mortality by the experience of the Equitable?

Referring to Table v, and looking for the older age in column first, and for the younger age in the second column, we find under 5 per Cent. that the present value of £1 annuity on the proposed lives is 9.6700; hence $9.6700 \times 100 = £967$, the answer.

Referring in like manner to Table xv, we find the value of a similar annuity according to the Northampton Table, at 4 per Cent., $= 8.334 \times 100 =$ £833 8s, on which sum duty would be charged on the annuity proposed, if bequeathed as a legacy.

If the ages of two persons be not equal, or do not differ by 5, 10, 15 &c. years, the value of an annuity on their Joint Lives cannot be found direct from these Tables; but such value may be approximated by the following

RULE.—Look for the older age in the first column, and from the Table, under the given rate, extract the two numbers standing opposite those ages in the second column between which the age of the younger life happens to fall: then from the greater of these numbers substract, or to the less add, as many fifths of their difference as are equal to the number of years contained between the age opposite that number and the age of the younger life.

Thus, let it be required to find the present value of £1 annuity dependent on the joint lives of two persons aged 47 & 34, reckoning interest at 4 per Cent., and the rate of mortality by the experience of the Equitable?

Referring to Table v, and looking for the older age, 47, in the first column, we find the younger age, 34, falling between 32 & 37, and differing 2 years from the former, or 3 years from the latter. Then referring to the 4 per Cent. column, we find

the present value of £1 annuity on the joint lives of 47 & 32 - - - - -	= 11.5235
ditto on the joint lives of 47 & 37 - - -	= 11.2362
difference -- -- -- -- -- -- -- -- -- -- -	.2873

2-5ths of this difference taken from the former, or 3-5ths of it added to the latter, gives 11.4086 for the present value of the annuity proposed; and if instead of £1, the annuity given be £60, its present value is $11.4086 \times 60 =$ £684 10s 4d.

Example VI.

What is the present value of £120 annuity, payable during the joint lives and the life of the survivor of two persons aged 40 & 50; estimating the improvement of money at 5 per Cent., and the rate of mortality by the experience of the Equitable?

The value of £1 annuity on this contingency cannot be found direct from these Tables, but such value is correctly obtained by the following

Rule.—From the Single Life Table extract the value of £1 annuity on each of the proposed lives taken separately, and from their sum deduct that of a similar annuity on their joint existence, found as directed in the last Example.

Thus by Table II, £1 annuity on a life of 40 is, at 5 per Cent., - - - - -	= 13.2747
ditto on a life of 50 - - - - - - - -	= 11.4017
their sum - - - - - - - - - - -	24.6764
And by Table V, £1 annuity on the joint lives of 40 & 50, at the like rate -	= 9.6700
difference - - - - - - - - - - -	15.0064

which represents the present value of £1 annuity on the contingency proposed: that of £120 annuity is therefore = 15.0064 × 120 = 1800.768 = £1800 15s 4d the answer.

Example vii.

What consideration should be required of a person aged 25, for a Deferred Annuity of £50, to commence at the age of 60, and to be made payable by half-yearly instalments during the remainder of life; estimating the interest of money at $3\frac{1}{2}$ per Cent., and the average duration of human life according to the rate of mortality among the members of the Equitable?

By Table vi, opposite the age of 25, and in the column headed 60, the present value of £1 annuity payable as proposed, is found to be 1.879. Hence $1.879 \times 50 = 93.95 = £93\ 19s$, the answer.

Example viii.

What annual premium should be required of a person aged 25, for a Deferred Annuity of £50, to commence at the age of 60, and to be made payable by half-yearly instalments, during the remainder of life; estimating the improvement of money at $3\frac{1}{2}$ per Cent., and the average duration of human life by the rate of mortality among the members of the Equitable; also supposing the required premium to be payable at the beginning of each year, until the annuity commences, provided the assigned life so long survives?

By Table VII, opposite the age of 25, and in the column headed 60, the premium for £1 annuity, payable as proposed, is found to be .1051.

Hence $50 \times .1051 = 5.255 = £5\ 5s\ 1d$ the answer.

The Tables referred to in these two Examples will be found exceedingly useful to societies formed for the purpose of providing annuities for old age, and not less important to persons disposed to join such societies, to enable them to judge as to whether the rates charged be adequate to answer the purpose intended.

Example IX.

What present payment should be required of a man aged 40, for a Survivorship Annuity of £50 to his wife, aged 35, in the event of her surviving him; estimating the interest of money at 3½ per Cent, and the rate of mortality by the experience of the Equitable?

Referring to Table VIII, and looking for the wife's age (35) in the first column, and that of the husband (40) in the second, we find in the next column, the present value of £1 annuity on the proposed contingency = 3.9608; hence $3.9608 \times 50 = 198.04 = £198\ 0s\ 10d$ the answer.

If only one, or neither of the given ages can be found in the Table, the value of a survivorship annuity may be approximated by the Rule given in page xiii.

Thus, supposing the husband's age to be 43, and that of the wife 35, we have the present value of £1 per annum to a person of

35 after the demise of another aged	45	= 4.7001
35 — — —	40	= 3.9608
difference — — —		.7393

2-5ths of this difference taken from the upper number, or 3-5ths of it added to the lower, gives 4.4044 for the present value of £1 annuity to a person of 35, after the demise of another aged 43. The present value of £50 annuity on the same contingency, is therefore = $4.4044 \times 50 = 220.22$ = £220 4s 5d.

Again, suppose the husband's age to be 43, and the wife's age 37.

Here neither of the ages is found in the Table, but, proceeding as above, the value of £1 annuity to a person of

35 after the demise of 43 is - - - - -	4.4044
40 — — 43 - - - - -	3.7699
difference - - - - - - - - - - -	.6345

2-5ths of this difference taken from the former value, or 3-5ths of it added to the latter, produces 4.1506 for the approximated value of £1 annuity on the contingency proposed. That of £50 annuity is therefore = $4.1506 \times 50 = 207.53$ = £207 10s 7d.

Example x.

What annual premium, payable at the beginning of each year, should be required for a Survivorship Annuity of £50 on a life of 35, to commence at the extinction of another life now aged 40; reckoning interest at $3\frac{1}{2}$ per Cent., and the rate of mortality by the experience of the Equitable?

Referring to Table viii, and looking for 35 in the column designated age of *A*, and for 40 in that headed age of *B*, we find the annual premium for £1 annuity on the proposed contingency = .28256. Hence $.28256 \times 50 = 14.128$ = £14 2s 7d, the answer.

If only one, or neither, of the given ages be found in the Table, the annual premium may be approximated by the method explained in the last Example.

The value of a Survivorship Annuity for what may remain of an assigned life *A*, after the extinction of another life *B*, may also be computed by the following

Rule.—Deduct the value of £1 annuity on the joint lives of *A* & *B*, from that of a similar annuity on *A*'s life, and the remainder, multiplied by the given annuity, will be the required value in a single payment.

Divide the single payment by the present value of £1 annuity on the joint lives increased by unity, and the result will be the equivalent annual premium.

Example xi.

What is the present value of the Reversion to £6000, to be received at the end of the year in which an assigned life of 70 may happen to fail; estimating the improvement of money at 5 per Cent. and the average duration of human life by the rate of mortality among the members of the Equitable?

By Table ix, opposite the age of 70, in the 5 per Cent. column, the present value of £1 receivable on the proposed contingency, is found to be = .63077. That of £6000 is therefore = $6000 \times .63077 = 3784.62$ = £3784 12s 5d, the answer.

Here the Reversion is supposed to be receivable at the end of the year in which the assigned life may happen to fail, nor can we in practice expect, that on an average of a number of Reversions, the proceeds will become available at a shorter period than that included between the death of the party and the end of the year in which that event may happen. Nevertheless if we regard a number of persons dying in the same year, some about the beginning, some about the middle, and others towards the end, the average period of death must be reckoned

about the middle of the year; it is therefore manifest, that if the Reversion be receivable immediately after the extinction of the life proposed, its present value must exceed the result deduced by Table IX, by about half a year's interest computed thereon.

Thus the present value of the Reversion proposed, supposing it receivable immediately after the death of the party, is about $3784.62 \times 1.025 = £3879\ 5s.$

The present value of the Reversion to £1 receivable on the extinction of any assigned life, or on the extinction of the joint existence or last survivor of two lives, may also be computed by the following

RULE.—Multiply the present value of £1 annuity on the proposed contingency by the interest of £1 for one year, and deduct the result from unity; then divide the remainder by the amount of £1 in one year, if the Reversion be receivable at the end of the year in which the assigned life or lives may fail; or by the amount of £1 in half a year, if the Reversion be receivable immediately after the extinction of the life or lives proposed.

Thus, suppose two lives aged 40 & 50 were proposed, the interest of money reckoned at 5 per Cent., and the rate of mortality estimated by the experience of the Equitable?

The present value of £1 annuity on their joint existence, found as directed by Example V, is 9.6700; hence the value of the Reversion to £1 re-

ceivable at the end of the year in which their joint existence may happen to fail is

$$= \frac{1 - .05 \times 9.67}{1.05} = .491905.$$

But if the Reversion be receivable at the middle of that year, its present value is

$$\frac{1 - \cdot 05 \times 9.67}{1 \cdot 025} = \cdot 503902.$$

Again, the present value of £1 annuity payable until the extinction of the last survivor of the joint lives, found by Example VI, is 15.0064.

The present value of the Reversion to £1 receivable at the end of the year in which the last survivor may happen to fail, is therefore

$$= \frac{1 - \cdot 05 \times 15 \cdot 0064}{1 \cdot 05} = \cdot 23779.$$

And if the Reversion be receivable at the middle of that year, its present value is

$$\frac{1 - \cdot 05 \times 15.0064}{1 \cdot 025} = \cdot 24359.$$

The present value of the Reversion to £1 receivable either at the end, or the middle of the year in which an assigned life or lives may fail, being thus determined, that of any other sum is obtained by multiplying the result by the amount of Reversion proposed.

Thus, estimating the interest of money, and the rate of mortality as above, the present value of £1000 to be received at the end of the year in which the first of two assigned lives, aged 40 & 50,

may happen to fail, is $.491905 \times 1000 = 491.905$ = £491 18s 1d.

And if the Reversion be receivable immediately after the extinction of such life, its present value may be estimated = $.503902 \times 1000 =$ £503 18s.

Example xii.

Suppose a society of 500 persons of the age of 20 years, 700 of the age of 30, 900 of the age of 40, 800 of the age of 50, and 600 of the age of 60; it is required to determine the number of deaths which may be expected to happen in the year, according to the Northampton rate of mortality?

Here, multiplying the number living at each age, by the proportion which may be expected to die during the year, as given opposite that age in Table xii, we find the number of

Deaths out of	1st	class	$= 500 \times .014030 =$	7.015
ditto -	2nd	—	$= 700 \times .017104 =$	11.973
ditto -	3rd	—	$= 900 \times .020908 =$	18.817
ditto -	4th	—	$= 800 \times .028351 =$	22.681
ditto -	5th	—	$= 600 \times .040235 =$	24.141
Total - - - - -				= 84.627

or nearly 84 and 6-tenths for the number required.

The fraction, though inapplicable to an individual, denotes that out of 10 times as many persons living at each age, 846 deaths might be expected to happen within the year.

Were an Office, calculating its premiums from the Northampton Table, to classify the lives on which insurances are effected according to their respective dates of birth, the number of deaths provided for in any year might be determined in like manner.

Example xiii.

What annual premium should be required for the assurance of £700 on a life of 40, estimating the improvement of money at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xvii, opposite the given age, and in the column headed *Life*, the annual premium for £100 is found to be £3 7s 11d. That for £700 is therefore, in the same proportion, $=(£3\ 7s\ 11d)\times 7$ $=£23\ 15s\ 5d$, the answer.

Otherwise, by Table xvi, the annual premium for the assurance of £1 on the age proposed is .033975, that for £700 is therefore $=700\times .033975$ $=23.7825 = £23\ 15s\ 8d$, differing 3d from that found above, on account of the premium per Cent. being calculated to the nearest penny.

Again, suppose it were required to determine the single present payment, which would be charged for the Assurance above proposed?

By Table xviii, opposite the given age, and in the column headed 1 payment, the premium per Cent. is found to be £53 16s 10d. Hence (£53 16s 10d) $\times 7 = £376\ 17s\ 10d$ the answer.

Example xiv.

What annual premium should be required of a person aged 50, for securing to his survivors £500, in the event of his dying within the next 7 years; estimating the interest of money at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xvii, opposite the age of 50, and in the column headed 7 years, the annual premium for £100 is found to be £3 0s 8d. That for £500 is therefore (£3 0s 8d) × 5 = £15 3s 4d, the answer.

The annual premium for securing a sum payable in the event of an assigned life (at any age from 14 to 62) failing within 1 year, 4, 7 or 10 years, may be found in like manner by the same Table.

And if an insurance be proposed for any other term not exceeding 10 years, the premium may be approximated as follows:

Thus suppose the insurance were proposed to be effected for 5 years on a life of 45.

Opposite the given age we find

The premium per Cent. for 7 years =	£2	10	10
ditto for 4 years =	2	8	4
difference for 3 years			2	6
one-third of which is				10

which being added to the premium for 4 years, gives £2 9s 2d for the approximated premium per Cent. for the assurance proposed.

Example xv.

Suppose a person of 40 desirous of securing £1000 to his survivors at his death, whenever that event may happen, and not wishing to encumber himself with the payment of any premium after the age of 50; it is required to determine what annual premium payable for the next ten years (but subject to cease sooner if the life drop in the interval) should be required for such insurance; estimating the interest of money at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xviii, opposite the given age, and in the column headed 10 payments, the annual premium per Cent. is found to be £6 14s 9d. The premium for £1000 in the same proportion is therefore $= (£6\ 14s\ 9d) \times 10 = £67\ 7s\ 6d$, the answer.

Example xvi.

What annual premium should be required for securing the payment of £800 on the extinction of the joint lives of two persons aged 40 & 50, estimating the interest of money at 3 per Cent., and the rate of mortality by the Northampton Table?

Referring to Table xix, and looking for the older age in the first column, and for the younger age in the second, opposite the latter, the annual premium per Cent. is found to be £6 10s 7d. Hence $(£6\ 10s\ 7d) \times 8 = £52\ 4s\ 8d$, the answer.

Otherwise, the annual premium for the assurance of £1 on the proposed contingency, found as before, in the fifth column is .06530, from which that for the assurance of £800 is $.06530 \times 800 = 52.240 =$ £52 4s 9d, nearly the same as before.

The single premium for the same insurance, found in like manner from the fourth column, is $.69155 \times 800 = 553.240 =$ £553 4s 9d.

If the ages be not equal, or do not differ by 5, 10, 15, &c. years, the premium cannot be found direct from these Tables, but may be approximated by the Rule given in page xiii.

Thus, if the ages proposed be 50 & 37, we find the premium per Cent.,

On the joint lives of 50 & 40 - -	=	£6	10	7
ditto - - - - - 50 & 35 - -	=	£6	5	0
difference - - - - - - - - - -	=	£0	5	7

2-5ths of this difference being added to the premium for the assurance of £100 on the joint lives of 50 & 35, gives £6 5s 0d + 2s 2d = £6 7s 2d for the premium per Cent, on the contingency proposed, from which the premium for the assurance of any other sum on the same contingency may be determined.

Example xvii.

What annual premium should be required for securing the payment of £1000 on the extinction of the last survivor of two persons aged 40 & 50;

estimating the improvement of money at 3 per Cent. and the rate of mortality by the Northampton Table?

Referring to Table xx, and seeking the older age in the first column, and the younger in the second, the annual premium per Cent. found in the next column is £2 8s 9d. Hence, (£2 8s 9d) × 10 = £24 7s 6d, the answer.

If the ages proposed be not equal, or do not differ by 5 years, or some multiple of 5, the premium (annual or single) may be approximated as directed in the last Example.

Example xviii.

What annual premium should be required for the assurance of £2000 payable in the event of an assigned life aged 40, failing before another aged 50; estimating the improvement of money at 3 per Cent., and the rate of mortality by the Northampton Table?

Referring to Table xxi, and looking for the age of the life to be insured in the first column, and that of the life against which the assurance is to be effected in the second, the premium per Cent. is found to be £2 12s 6d. Hence (£2 12s 6d) × 20 = £52 10s, the answer.

If the age against which the insurance is to be effected, be not found in the Table, the premium, (annual or single) may be approximated by the Rule given in page xiii.

Example xix.

Suppose an Insurance for £100, effected 10 years ago, on a life then aged 40; it is required to find the value of the Policy, the renewal premium being just due but not paid; estimating interest at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xxii, opposite the age of 40, and under 10 years, the required value is found to be 15.2177 £15 4s 4d the answer.*

This sum is what an Office, calculating its premiums by the Northampton 3 per Cent, might return to the assured on the surrender of the Policy, and still retain to itself out of the premiums received a fair compensation for the risk sustained. Few of the Offices however do allow the values thus determined for the surrender of their Policies, but in the calculation of their outstanding risks at their general valuations, this method is generally adopted. The reserve thus made for each Policy and the future premiums to be received thereon, together constitute an equivalent to the increased premium, which would be charged at the present age for re-insuring the like sum on the same contingency.

* Some years ago, the Author of this Tract performed the arduous task of calculating (from the Northampton rate of mortality, at 3 per Cent.) an extensive Table, showing, by inspection, the value of a Policy for the assurance of £100 on any age, from 3 to 75, after the expiration of any number of years and months from the date of the insurance to the extremity of life. But, instead of being remunerated for his labour, by those Offices to which it might have proved valuable, he has to regret that he found Mr. Baily's character of some of these Institutions but incorrectly delineated.

Example xx.

Suppose an Insurance for £100 effected 10 years ago, on a life then aged 40; it is required to determine the value of the Policy, supposing the renewal premium for the 11th year just paid, reckoning interest at 3 per Cent., and estimating the rate of mortality by the Northampton Table?

The value of the Policy just before the payment of the renewal premium, found as directed in the last Example is 15.2177, and this being increased by 3.3975, the amount of premium just paid, produces 18.6152 = £18 12s 4d, the answer.

Example xxi.

Suppose 10 years and 4 months elapsed on the Assurance proposed in the last Examples; it is required to determine the value of the Policy?

Here the value of the Policy at the beginning of the 11th year, found as in Example xx, is - - - - - - - - -	= 18.6152
Ditto at the end of the 11th year, found as directed in Example xix, is - -	= 16.8152
decrement in 12 months - - - - -	1.8000

4-12ths, or 1-3d of this decrement being taken from the former value gives 18.0152 = £18 0s 4d for the approximated value required to be found.

From the inspection of Table xxii, and, in fact, from the nature of life assurance, it is manifest, that the value of a Life Policy, at the end of successive years, progressively increases: but from the beginning to the end of the same year, the value gradually diminishes, as the risk of death during that year continually diminishes.

Example xxii.

Suppose an assurance for £100, effected 10 years ago, on a life then aged 40, and paid for by a single premium; it is required to determine the present value of the Policy, reckoning interest at 3 per Cent, and estimating the rate of mortality by the Northampton Table?

The value of the Policy in this case is identical with the single premium which would be charged for the assurance of a like sum on the present age (50), and is therefore found by Table xviii, in the column headed 1 payment, = £60 17s 4d the answer.

Otherwise, by Table xvi, the single premium for the assurance of £1 on the present age, is found to be .608661; hence $.608661 \times 100 = 60.8661$ = £60 17s 4d, the same as before.

If we suppose 10 years and 5 months elapsed on the insurance, the value of the Policy may be approximated as follows:

Thus the single premium for £1 at 51 is .616035
ditto - - - - - - - - at 50 .608661

difference - - - - - - - - - .007374

5-12ths of which being added to the former, produces .611733 as the approximated single premium for the assurance of £1 on the present age; hence .611733 × 100 = 61.1733 = £61 3s 6d, the answer.

Example xxiii.

Suppose an assurance for £1000, effected 12 years ago, on a life then 50, and that the sum insured has been increased by £220 *Bonus*, it is required to determine the present value of the Policy; estimating the rate of mortality by the Northampton Table, and the improvement of money at 3 per Cent.?

Here the renewal premium being just due, but not paid, the value of the Policy, exclusive of the Bonus, found as directed in Example xix, is 24.0433 × 10 = 240.433.

And the present value of the Bonus, considered as a separate sum, receivable on the death of the assured, now aged 62, and for which no future premium is charged, found as in the last Example, is .702752 × 220 = 154·605. This sum, being added to the former, produces 154.605 + 240.433 = 395.038 = £395 0s 9d, for the present value of the Policy proposed.

If the value of a Policy, enhanced by one or more Bonuses, were required either immediately after the payment of a premium, or at any interval between the payments of two annual premiums, we should proceed as in Example xx, or xxi, to find the value of the Policy exclusive of the Bonuses; then find the value of the collective amount of those Bonuses, as directed in Example xxii; and the sum of the values thus determined would be the answer.

The value of a Policy on one or more lives, may also be determined by the following

Rule.—Find the single premium, which would now be required to insure on the given life or lives, the original sum and all the bonuses added thereto; also, find the present value of the future premiums payable on the Policy, by multiplying the amount of annual premium into the value of £1 annuity on the life or lives proposed. Deduct the latter result from the former, and the remainder will be the value of the Policy, supposing the renewal premium just paid. But if the renewal premium be just due and not paid, let the value of £1 annuity on the given life or lives be increased by unity, and proceed as before.

If the value of the Policy be required, at any interval, between the payment of two premiums, find its value when the last premium was just paid, and when the next becomes due, then proceed as directed in Example xxi.

Example xxiv.

Suppose a Policy for the assurance of £1000 to have been effected 15 years ago, on the joint lives of two persons, then aged 30 and 20, at an annual premium of £40 17s 6d; it is required to determine its present value, estimating the interest of money at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xix, opposite the present ages, 45 & 35, the single premium which would now be required to re-insure the sum proposed is found to be $= .66149 \times 1000 = 661.490$. And by Table xv, the present value of £40 17s 6d, per annum on the joint lives of 45 & 35, with the first payment just due, is, at 3 per Cent., $= (1 + 10.6222) \times 40.875 = 475.057$. Hence $661.490 - 475.057 = 186.433 =$ £186 8s 8d, the answer.

Example xxv.

Suppose a Policy for the assurance of £3000 to have been effected 20 years ago, on the last survivor of two lives then aged 50 & 35, at an annual premium of £66 15s; it is required to determine the present value of the Policy, supposing it enhanced by Bonuses amounting to £200, and the renewal premium for the 21st year just paid, also reckoning interest at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xx, the single premium which would be required to re-insure £3200 on the present ages 70 & 55, is = .60701 × 3200 = 1942.432.

And the present value of an annuity of £66 15s, on the last survivor of 70 & 55, found as directed in Example vi, is, by the Northampton 3 per Cent., = 12.4925 × 66.75 = 833.874. Hence 1942.432 − 833.874 = 1108.558 = £1108 11s 2d, the answer.

Again, supposing the elder life to have dropped, the single premium required to insure £3200 on the surviving life of 55 is, by Table xvi = .646115 × 3200 = 2067.568 : and the present value of £66 15s per annum on the same life, found by Table xiv, is 11.1500 × 66.75 = 744.263. Hence the value of the Policy in such case would be 2067.568 − 744.263 = 1323.305 = £1323 6s 1d.

Example xxvi.

Suppose a Policy, for the assurance of £5000, to have been effected 12 years ago, on a life then aged 30, against another life then aged 45, at an annual premium of £102 14s 2d; it is required to determine the value of the Policy, estimating the interest of money at 3 per Cent., and the rate of mortality by the Northampton Table?

By Table xxi, the single premium required to re-insure £5000 on 42 against 57, is found to be .25033 × 5000 = 1251.650.

And by Table xv, the present value of £102 14s 2d per annum on the joint lives of 42 and 57, with the

first payment just due, is, at 3 per Cent., = $(1 + 8.4393) \times 102.708 = 969.491$. Hence 1251.650 $- 969.491 = 282.159 =$ £282 3s 2d, the answer.

In determining the reserve to be made, at a general valuation, for the different Policies in force on the whole duration of life, any *extra* premium charged should not enter into the calculation. But for short period Policies the amount of reserve may be taken, without material error, at half the year's premiums payable thereon, extra premiums included.

Explanation of Table XIII.

The number in column D, opposite any age, is the product obtained by multiplying the number living opposite the same age in Table x, by the present value of £1 due as many years hence as are equal to that age. Thus, at the age of 20, the number living in Table x is 5132; and the present value of £1 due 20 years hence is, by Smart's Tables, = .55367575. The product of these two numbers is $.55367575 \times 5132 = 2841.463949$, or nearly = 2841.464, as given in column D, opposite the age of 20, in Table XIII. The numbers in column D being thus found for all ages, from birth to the extremity of life, those in column N are ob-

tained by beginning at the oldest age, and taking the successive sums of the numbers given in column D. Thus by the Northampton 3 per Cent. the number in column N at $95 = .0585 + 0000 = .0585$

— — $94 = .0585 + .2413 = .2998$

— — $93 = .2998 + .5591 = .8589$

— — $92 = .8589 + 1.0238 = 1.8827$

and so on, from age to age, to the younger period of life. The numbers in column S, have been found in like manner, by taking the successive sums of those given in column N.

The numbers in column M have been deduced by multiplying the decrements given opposite each age in Table x, by the present value of £1 due as many years hence as are equal to that age increased by unity; and then, beginning at the extremity of life, and taking the successive sums of the results, the same as in the formation of column N from D, or S from N. The numbers in column R have likewise been derived by taking the successive sums of those in column M, the same as before.

The various columns being thus constructed, conceive a society formed, of as many members of any given age as are represented by the number in column D at that age, then will the number in the same column opposite any higher age, represent the present fund, which, when improved at the rate of interest involved in the construction of the Table, will just provide for the payment of £1 to each of

the members which may survive that higher age, supposing the deaths among them to happen in the proportion expressed by the rate of mortality from which the Table is constructed.

On the same supposition, the number in column N, opposite the given age, represents the present fund which will just provide £1 per annum to each member for the remainder of life. The number in column S, opposite the same age, represents the present fund which is just sufficient to provide for each member an increasing annuity of £1 at the end of the first year, £2 at the end of the second year, £3 at the end of the third year, and so on.

The number in column M, represents the present fund, which will just provide for the payment of £1 to the representatives of each member, at the end of the year in which that member's life may happen to fail. And the number in column R represents the present fund, which, when improved as before, will just provide for the payment of £1 to the survivors of each member that may die in the first year, £2 to the survivors of each of those that may die in the second year, £3 to the representatives of those who may die in the third year, and so on,

A Table thus formed, or even a Table containing only the first two columns marked D & N, will be found to possess many important advantages over the common Tables of Life Annuities. To point out some of these advantages,

Let D N M &c. represent the numbers opposite any assigned age, in the respective columns so marked,

D_1, N_1, M_1, &c. those opposite an age 1 year younger than that given,

$'D$ $'N$ $'M$ &c. those opposite an age t years older than the given age,

$'D_1$, $'N_1$, $'M_1$, &c. those opposite an age $t-1$ years older than that proposed;

v = the present value of £1 due 1 year hence

and $d = 1-v$ = the discount of ditto:

then it may be shown from the construction of the Table that

The present value of £1 annuity on the assigned life is	$\frac{N}{D}$
That of a temporary annuity of £1 for the next t years on the same life	$\frac{N-'N}{D}$
That of £1 annuity, on the same life, deferred for t years	$\frac{'N}{D}$
The annual premium for £1 annuity, on the assigned life, deferred for t years	$\frac{'N}{N_1-'N_1}$
The amount of £1 annuity laid up and improved until the extinction of the given life	$\frac{N}{M}$
That of a similar annuity, payable at the beginning of each year	$\frac{N_1}{M}$
The present value of £1 receivable on the assigned life surviving t years	$\frac{'D}{D}$
The annual premium for £1 receivable on the assigned life surviving t years	$\frac{'D}{N_1-'N_1}$

The single premium for £1 annuity, on the assigned life, deferred for t years, and then made payable by m equal instalments in each year $= \frac{{}'N + \frac{m-1}{2m}.{}'D}{D}$

The annual premium for ditto - - $= \frac{{}'N + \frac{m-1}{2m}.{}'D}{N_{,} - {}'N_{,}}$

The single premium for the assurance of £1 on the given life $= \frac{M}{D}$ or $= 1 - \frac{d.N_{,}}{D}$

The annual premium for ditto $= \frac{M}{N_{,}}$ or $= \frac{D}{N_{,}} - d$

Ditto for ditto, supposing the premium to cease after t payments, - - $= \frac{M}{N_{,} - {}'N_{,}}$ or $= \frac{D - d.N_{,}}{N_{,} - {}'N_{,}}$

The single premium for the assurance of £1 in the event of the given life failing in the next t years

$$= \frac{M - {}'M}{D} \text{ or } = \frac{v(N_{,} - {}'N_{,}) - (N - {}'N)}{D}$$

The annual premium for a similar assurance

$$= \frac{M - {}'M}{N_{,} - {}'N_{,}} \text{ or } = v - \frac{N - {}'N}{N_{,} - {}'N_{,}}$$

The value of a Policy for the assurance of £1 on the assigned life, at the end of t years from the date of the insurance, when the $(t+1)$th annual premium is just due

$= 1 - \frac{D.{}'N_{,}}{{}'D.N_{,}}$ or by the common Tables $= 1 - \frac{1 + {}'A}{1 + A}$

That of the same Policy, when the $(t+1)$th annual premium is just paid

$= v - \frac{D.{}'N}{{}'D.N_{,}}$ or by the common Tables $= v - \frac{{}'A}{1 + A}$

The present value of an annuity for t years, on the assigned life, commencing at $£m$, and increasing by $£n$ annually until the end of that term

$$= \frac{(m-n)(N-{}'N)+n(S-{}'S-t.{}'N)}{D}$$

The present value of an annuity for t years, on the given life, commencing at $£m$, and decreasing by $£n$ annually until the end of that term

$$= \frac{(m+n)(N-{}'N)-n(S-{}'S-t.{}'N)}{D}$$

The single premium for the assurance of $£m$, to be received in the event of the assigned life failing in the first year, and increasing by $£n$ for every year such life may happen to survive, within the term of t years

$$= \frac{(m-n)(M-{}'M)+n(R-{}'R-t.{}'M)}{D}$$

The annual premium for a similar assurance

$$= \frac{(m-n)(M-{}'M)+n(R-{}'R-t.{}'M)}{N,-{}'N,}$$

The single premium for the assurance of $£m$, to be received in the event of the assigned life failing in the first year, and decreasing by $£n$ for every year such life may happen to survive, within the term of t years

$$= \frac{(m+n)(M-{}'M)-n(R-{}'R-t.{}'M)}{D}$$

The first premium to be required for the absolute assurance of £1, on the assigned life, supposing the subsequent payments to be successively reduced by the tth part of the first premium, until they altogether cease after t payments

$$= \frac{M}{N,-\frac{1}{t}(S-{}'S)}$$

TABLE I.

Showing the Rate of Mortality among the members of the Equitable Society, from the year 1768 to 1825.

Age.	Number Living.	Decrement.	Age.	Number Living.	Decrement.
10	2844	11	54	1785	41
11	2833	11	55	1744	42
12	2822	12	56	1702	43
13	2810	12	57	1659	44
14	2798	13	58	1615	45
15	2785	14	59	1570	46
16	2771	15	60	1524	46
17	2756	16	61	1478	46
18	2740	17	62	1432	47
19	2723	18	63	1385	48
20	2705	18	64	1337	49
21	2687	18	65	1288	50
22	2669	19	66	1238	51
23	2650	19	67	1187	52
24	2631	20	68	1135	53
25	2611	20	69	1082	54
26	2591	21	70	1028	54
27	2570	22	71	974	55
28	2548	23	72	919	55
29	2525	24	73	864	56
30	2501	24	74	808	56
31	2477	25	75	752	55
32	2452	26	76	697	55
33	2426	26	77	642	54
34	2400	26	78	588	54
35	2374	27	79	534	54
36	2347	27	80	480	54
37	2320	28	81	426	53
38	2292	29	82	373	52
39	2264	28	83	321	50
40	2236	28	84	271	47
41	2208	28	85	224	43
42	2180	28	86	181	38
43	2152	29	87	143	32
44	2123	30	88	111	26
45	2093	30	89	85	20
46	2063	30	90	65	16
47	2033	31	91	49	13
48	2002	32	92	36	11
49	1970	33	93	25	9
50	1937	35	94	16	7
51	1902	37	95	9	5
52	1865	39	96	4	3
53	1826	41	97	1	1

TABLE II.

Showing the Values of Annuities on Single Lives, according to the experience of the Equitable.

Age.	2 per Cent.	2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.
10	29.0178	26.0611	23.5717	21.4568	19.6465
11	28.7131	25.8164	23.3731	21.2940	19.5118
12	28.4015	25.5649	23.1681	21.1252	19.3714
13	28.0932	25.3159	22.9651	20.9580	19.2323
14	27.7782	25.0601	22.7554	20.7845	19.0874
15	27.4660	24.8065	22.5475	20.6124	18.9435
16	27.1569	24.5552	22.3413	20.4416	18.8008
17	26.8508	24.3060	22.1368	20.2722	18.6593
18	26.5477	24.0592	21.9340	20.1042	18.5189
19	26.2477	23.8146	21.7331	19.9378	18.3799
20	25.9508	23.5724	21.5340	19.7729	18.2424
21	25.6472	23.3235	21.3286	19.6021	18.0991
22	25.3365	23.0679	21.1167	19.4250	17.9500
23	25.0285	22.8141	20.9061	19.2490	17.8019
24	24.7135	22.5533	20.6889	19.0666	17.6477
25	24.4008	22.2942	20.4727	18.8851	17.4941
26	24.0810	22.0280	20.2496	18.6969	17.3344
27	23.6196	21.7632	20.0276	18.5095	17.1750
28	23.4418	21.4998	19.8065	18.3227	17.0163
29	23.1285	21.2382	19.5865	18.1367	16.8581
30	22.8174	20.9779	19.3677	17.9517	16.7007
31	22.4993	20.7107	19.1421	17.7600	16.5370
32	22.1833	20.4449	18.9173	17.5690	16.3739
33	21.8694	20.1807	18.6937	17.3789	16.2113
34	21.5485	19.9093	18.4631	17.1819	16.0424
35	21.2201	19.6305	18.2252	16.9780	15.8668
36	20.8936	19.3527	17.9879	16.7744	15.6914
37	20.5594	19.0674	17.7432	16.5636	15.5089
38	20.2268	18.7829	17.4988	16.3527	15.3263
39	19.8865	18.4905	17.2466	16.1344	15.1365
40	19.5382	18.1901	16.9865	15.9082	14.9390
41	19.1817	17.8813	16.7179	15.6737	14.7337
42	18.8166	17.5637	16.4406	15.4307	14.5198
43	18.4427	17.2371	16.1542	15.1787	14.2971
44	18.0685	16.9094	15.8661	14.9246	14.0721
45	17.6941	16.5805	15.5763	14.6682	13.8447
46	17.3104	16.2422	15.2769	14.4024	13.6078
47	16.9172	15.8939	14.9674	14.1264	13.3610
48	16.5227	15.5435	14.6552	13.8473	13.1106
49	16.1269	15.1909	14.3400	13.5647	12.8566
50	15.7297	14.8359	14.0218	13.2787	12.5986
51	15.3395	14.4865	13.7083	12.9963	12.3436
52	14.9567	14.1434	13.3996	12.7180	12.0921
53	14.5817	13.8066	13.0964	12.4443	11.8444

TABLE II.

Showing the Values of Annuities on Single Lives, according to the experience of the Equitable.

Age.	4½ per Cent.	5 per Cent.	6 per Cent.	7 per Cent.	8 per Cent.
10	18.0863	16.7320	14.5094	12.774	11.389
11	17.9736	16.6370	14.4397	12.721	11.348
12	17.8556	16.5368	14.3658	12.664	11.303
13	17.7388	16.4378	14.2928	12.609	11.259
14	17.6165	16.3337	14.2153	12.549	11.213
15	17.4952	16.2304	14.1385	12.490	11.166
16	17.3748	16.1280	14.0626	12.432	11.120
17	17.2555	16.0266	13.9875	12.375	11.075
18	17.1373	15.9262	13.9133	12.318	11.031
19	17.0203	15.8269	13.8401	12.263	10.988
20	16.9045	15,7289	13.7682	12.209	10.946
21	16.7837	15.6260	13.6920	12.151	10.901
22	16.6571	15.5179	13.6114	12.089	10.852
23	16.5315	15.4106	13.5316	12.028	10.805
24	16.4002	15.2980	13.4471	11.963	10.753
25	16.2695	15.1859	13.3631	11.898	10.702
26	16.1329	15.0683	13.2742	11.829	10.648
27	15.9966	14.9510	13.1856	11.761	10.594
28	15.8607	14.8341	13.0974	11.693	10.540
29	15.7254	14.7177	13.0097	11.625	10.487
30	15.5908	14.6019	12.9227	11.558	10.434
31	15.4502	14.4805	12.8307	11.487	10.378
32	15.3101	14.3596	12.7392	11.417	10.323
33	15.1705	14.2392	12.6483	11.347	10.268
34	15.0250	14.1130	12.5525	11.273	10.210
35	14.8731	13.9810	12.4514	11.194	10.147
36	14.7212	13.8489	12.3503	11.115	10.085
37	14.5626	13.7106	12.2436	11.031	10.019
38	14.4039	13.5720	12.1368	10.948	9.953
39	14.2382	13.4269	12.0241	10.859	9.882
40	14.0652	13.2747	11.9051	10.765	9.806
41	13.8845	13.1152	11.7795	10.665	9.725
42	13.6957	12.9479	11.6467	10.558	9.637
43	13.4982	12.7722	11.5061	10.444	9.544
44	13.2984	12.5940	11.3630	10.328	9.448
45	13.0959	12.4132	11.2174	10.209	9.350
46	12.8842	12.2234	11.0634	10.082	9.245
47	12.6626	12.0240	10.9003	9.947	9.132
48	12.4375	11.8207	10.7332	9.808	9.015
49	12.2082	11.6134	10.5620	9.665	8.895
50	11.9749	11.4017	10.3865	9.518	8.770
51	11.7441	11.1921	10.2123	9.372	8.646
52	11.5160	10.9849	10.0398	9.227	8.523
53	11.2913	10.7805	9.8694	9.084	8.401

TABLE II.

Showing the Values of Annuities on Single Lives, according to the experience of the Equitable.

Age.	2 per Cent.	2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.
54	14.2159	13.4769	12.7992	12.1758	11.6016
55	13.8401	13.1385	12.4930	11.8981	11.3487
56	13.4658	12.7994	12.1854	11.6184	11.0940
57	13.0906	12.4593	11.8762	11.3368	10.8367
58	12.7162	12.1188	11.5658	11.0532	10.5773
59	12.3423	11.7777	11.2542	10.7680	10.3157
60	11.9691	11.4366	10.9417	10.4813	10.0521
61	11.5885	11.0873	10.6208	10.1857	9.7796
62	11.1999	10.7297	10.2908	9.8809	9.4975
63	10.8116	10.3710	9.9592	9.5738	9.2126
64	10.4238	10.0129	9.6262	9.2646	8.9250
65	10.0367	9.6526	9.2922	8.9536	8.6351
66	9.6509	9.2935	8.9575	8.6413	8.3434
67	9.2669	8.9351	8.6227	8.3280	8.0499
68	8.8853	8.5781	8.2883	8.0144	7.7554
69	8.5069	8.2233	7.9551	7.7012	7.4607
70	8.1329	7.8716	7.6241	7.3894	7.1667
71	7.7554	7.5157	7.2882	7.0721	6.8666
72	7.3840	7.1647	6.9561	6.7577	6.5686
73	7.0111	6.8113	6.6209	6.4395	6.2662
74	6.6469	6.4654	6.2922	6.1270	5.9685
75	6.2847	6.1206	5.9636	5.8133	5.6695
76	5.9163	5.7687	5.6272	5.4916	5.3616
77	5.5516	5.4194	5.2926	5.1706	5.0537
78	5.1827	5.0651	4.9520	4.8432	4.7388
79	4.8209	4.7167	4.6163	4.5196	4.4264
80	4.4705	4.3785	4.2897	4.2041	4.1214
81	4.1380	4.0568	3.9784	3.9028	3.8296
82	3.8204	3.7491	3.6801	3.6138	3.5497
83	3.5281	3.4653	3.4046	3.3456	3.2885
84	3.2626	3.2073	3.1537	3.1016	3.0510
85	3.0263	2.9773	2.9299	2.8837	2.8388
86	2.8200	2.7767	2.7347	2.6937	2.6538
87	2.6407	2·6025	2.5652	2.5288	2.4934
88	2.4700	2 4366	2.4039	2.3719	2.3407
89	2.2901	2.2614	2.2338	2.2058	2.1790
90	2.0547	2.0312	2.0080	1.9855	1.9634
91	1.7801	1.7618	1.7438	1.7260	1.7087
92	1.4714	1.4579	1.4447	1.4315	1.4187
93	1.1612	1.1518	1.1427	1.1336	1.1246
94	0.8507	.8448	.8389	.8338	.8276
95	0.5425	.5394	.5362	.5331	.5301
96	0.2451	.2439	.2427	.2415	.2404
97	0	0	0	0	0

TABLE II.

Showing the Values of Annuities on Single Lives, according to the experience of the Equitable.

Age.	4½ per Cent.	5 per Cent.	6 per Cent.	7 per Cent.	8 per Cent.
54	11.0704	10.5794	9.7018	8.943	8.282
55	10.8405	10.3695	9.5257	8.794	8.155
56	10.6079	10.1567	9.3465	8.641	8.024
57	10.3726	9.9410	9.1640	8.486	7.891
58	10.1347	9.7224	8.9785	8.327	7.754
59	9.8943	9.5011	8.7900	8.166	7.615
60	9.6516	9.2773	8.5986	8.001	7.472
61	9.3999	9.0444	8.3982	7.827	7.321
62	9.1384	8.8016	8.1881	7.644	7.161
63	8.8737	8.5553	7.9739	7.457	6.997
64	8.6059	8.3056	7.7558	7.266	6.827
65	8.3353	8.0526	7.5339	7.070	6.654
66	8.0622	7.7968	7.3085	6.871	6.476
67	7.7869	7.5383	7.0799	6.667	6.295
68	7.5102	7.2779	6.8485	6.461	6.110
69	7.2326	7.0161	6.6150	6.251	5.922
70	6.9550	6.7539	6.3802	6.041	5.732
71	6.6710	6.4848	6.1379	5.822	5.533
72	6.3884	6.2165	5.8956	5.602	5.334
73	6.1008	5.9428	5.6472	5.376	5.127
74	5.8172	5.6724	5.4008	5.148	4.921
75	5.5317	5.3997	5.1512	4.922	4.710
76	5.2368	5.1170	4.8912	4.682	4.489
77	4.9413	4.8330	4.6288	4.439	4.263
78	4.6378	4.5408	4.3571	4.186	4.026
79	4.3366	4.2500	4.0855	3.932	3.789
80	4.0416	3.9645	3.8179	3.681	3.552
81	3.7588	3.6905	3.5600	3.438	3.323
82	3.4861	3.4254	3.3097	3.201	3.098
83	3.2331	3.1793	3.0766	2.980	2.888
84	3.0019	2.9543	2.8629	2.777	2.695
85	2.7953	2.7528	2.6714	2.594	2.521
86	2.6150	2.5772	2.5044	2.435	2.369
87	2.4588	2.4251	2.3601	2.298	2.239
88	2.3102	2.2895	2.2229	2.168	2.115
89	2.1526	2.1269	2.0770	2.029	1.983
90	1.9417	1.9204	1.8791	1.839	1.801
91	1.6916	1.6749	1.6422	1.611	1.580
92	1.4061	1.3937	1.3694	1.346	1.323
93	1.1159	1.1072	1.0902	1.074	1.058
94	.8220	.8165	.8056	.795	.785
95	.5271	.5240	.5182	.512	.507
96	.2392	.2381	.2358	.234	.231
97	0	0	0	0	0

TABLE III.

Showing the Value of an Annuity on a Single Life, allowing the Purchaser a given rate of interest on the Sum advanced, beside the Premium necessary to secure his Capital by a Life Assurance, according to the Rates charged by the Equitable

Age.	5 per Cent.	6 per Cent.	7 per Cent.
21	13.316	11.685	10.408
22	13.229	11.615	10.354
23	13.141	11.547	10.297
24	13.051	11.476	10.239
25	12.958	11.402	10.180
26	12.863	11.328	10.119
27	12.766	11.251	10.057
28	12.667	11.172	9.992
29	12.565	11.091	9.926
30	12.461	11.009	9.859
31	12.354	10.924	9.789
32	12.244	10.836	9.717
33	12.132	10.746	9.644
34	12.016	10.654	9.568
35	11.898	10.558	9.489
36	11.777	10.461	9.409
37	11·652	10.360	9.326
38	11.524	10.256	9.240
39	11.392	10.150	9.152
40	11.256	10.040	9.061
41	11.119	9.929	8.968
42	10.981	9.817	8.875
43	10.842	9.703	8.780
44	10.700	9.587	8.683
45	10.553	9.467	8.582
46	10.403	9.343	8.479
47	10.248	9.216	8.372
48	10.090	9.085	8.261
49	9.927	8.950	8.147
50	9.762	8.813	8.032
51	9.599	8.677	7.917
52	9.435	8.541	7.800
53	9.267	8.400	7.681
54	9.096	8.257	7.558
55	8.921	8.109	7.432
56	8.742	7.958	7.302
57	8.559	7.803	7.169
58	8.372	7.644	7.032
59	8.181	7.482	6.891
60	7.986	7.315	6.747
61	7.787	7.145	6.599
62	7.585	6.970	6.447
63	7.375	6.790	6.288
64	7.161	6.603	6.126
65	6.939	6.410	5.956

TABLE IV.

Showing the Annuity to be required on a Single Life for every £100 advanced, so as to allow the Purchaser a given rate of interest beside the Premium necessary to secure his Capital by a Life Assurance at the Rates charged by the Equitable.

Age.	5 per Cent.	6 per Cent.	7 per Cent.
21	7.510	8.558	9.607
22	7.559	8.609	9.658
23	7.610	8.661	9.711
24	7.663	8.714	9.766
25	7.717	8.770	9.823
26	7.774	8.828	9.882
27	7.833	8.888	9.944
28	7.895	8.951	10.008
29	7.959	9.016	10.074
30	8.026	9.084	10.143
31	8.095	9.155	10.216
32	8.167	9.229	10.291
33	8.243	9.306	10.370
34	8.322	9.387	10.452
35	8.405	9.471	10.538
36	8.492	9.560	10.628
37	8.583	9.653	10.723
38	8.678	9.750	10.822
39	8.779	9.852	10.926
40	8.884	9.960	11.036
41	8.994	10.072	11.150
42	9.107	10.187	11.268
43	9.223	10.306	11.389
44	9.346	10.431	11.517
45	9.476	10.564	11.652
46	9.613	10.703	11.794
47	9.758	10.851	11.945
48	9.911	11.007	12.105
49	10.074	11.174	12.274
50	10.244	11.347	12.451
51	10.418	11.524	12.632
52	10.599	11.709	12.820
53	10.790	11.904	13.019
54	10.994	12.112	13.231
55	11.210	12.332	13.456
56	11.439	12.566	13.695
57	11.684	12.816	13.949
58	11.945	13.082	14.221
59	12.223	13.366	14.511
60	12.521	13.671	14.821
61	12.841	13.996	15.154
62	13.184	14.346	15.511
63	13.559	14.730	15.902
64	13.965	15.144	16.324
65	14.412	15.600	16.791

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½	3	3½	4	5	6
Older.	Younger.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.
10	10	21.3858	20.0902	18.5405	17.1815	14.9309	13.1567
11	11	21.6075	19.8602	18.3392	17.0078	14.7994	13.0547
12	12	21.3207	19.6157	18.1293	16.8262	14.6608	12.9460
13	13	21.0407	19.3771	17.9245	16.6499	14.5256	12.8403
14	14	20.7521	19.1300	17.7113	16.4639	14.3829	12.7277
15	10	21.1424	19.4645	17.9999	16.7147	14.5759	12.8796
	15	20.4700	18.8853	17.5027	16.2827	14.2434	12.6176
16	11	20.8650	19.2279	17.7967	16.5389	14.4417	12.7746
	16	20.1948	18.6520	17.2988	16.1055	14.1071	12.5101
17	12	20.5369	18.9901	17.5920	16.3615	14.3057	12.6679
	17	19.9251	18.4212	17.0997	15.9325	13.9741	12.4055
18	13	20.3154	18.7581	17.3923	16.1883	14.1733	12.5641
	18	19.6624	18.1962	16.9055	15.7639	13.8447	12.3038
19	14	20.0432	18.5249	17.1911	16.0136	14.0391	12.4586
	19	19.4064	17.9768	16.7161	15.5998	13.7190	12.2054
20	10	20.2797	18.8160	17.4479	16.2401	14.2179	12.6027
	15	19.7775	18.2972	16.9948	15.8433	13.9084	12.3560
	20	19.1572	17.7683	16.5324	15.4405	13.5973	12.1105
21	11	20.1108	18.5881	17.2501	16.0688	14.0872	12.5005
	16	19.5108	18.0683	16.7570	15.6712	13.7759	12.2517
	21	18.9001	17.5422	16.3411	15.2739	13.4691	12.0097
22	12	19.8335	18.3500	17.0444	15.8899	13.9493	12.3920
	17	19.2431	17.8378	16.5973	15.4973	13.6415	12.1456
	22	18.6348	17.3139	16.1419	15.0999	13.3339	11.9026
23	13	19.5625	18.1174	16.8433	15.7151	13.8149	12.2862
	18	18.9816	17.6127	16.4024	15.3275	13.5105	12.0423
	23	18.3755	17.0890	15.9484	14.9299	13.2021	11.7983
24	14	19.2837	17.8762	16.6340	15.5323	13.6729	12.1736
	19	18.7190	17.3862	16.2056	15.1560	13.3777	11.9373
	24	18.1079	16.8568	15.7447	14.7521	13.0631	11.6875
25	10	19.5424	18.1062	16.8378	15.7141	13.8197	12.2940
	15	19.0095	17.6402	16.4292	15.3533	13.5341	12.0636
	20	18.4626	17.1650	16.0139	14.9886	13.2484	11.8354
	25	17.8458	16.6295	15.5463	14.5779	12.9272	11.5793
26	11	19.2649	17.8663	16.6298	15.5328	13.6794	12.1832
	16	18.7343	17.4021	16.2210	15.1719	13.3928	11.9512

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
26	21	18.1979	16.9358	15.8143	14.8139	13.1121	11.7270
	26	17.5757	16.3939	15.3398	14.3963	12.7840	11.4642
27	12	18.9845	17.6120	16.4201	15.3496	13.5372	12.0705
	17	18.4649	17.1690	16.0190	14.9944	13.2545	11.8413
	22	17.9322	16.7050	15.6128	14.6370	12.9738	11.6167
	27	17.3107	16.1628	15.1373	14.2178	12.6434	11.3515
28	13	18.7110	17.3880	16.2148	15.1701	13.3980	11.9603
	18	18.2015	16.9409	15.8205	14.8206	13.1194	11.7341
	23	17.6721	16.4791	15.4156	14.4639	12.8386	11.5091
	28	17.0512	15.9364	14.9388	14.0429	12.5058	11.2413
29	14	18.4365	17.1503	16.0078	14.9890	13.2570	11.8483
	19	17.9440	16.7180	15.6265	14.6509	12.9876	11.6298
	24	17.4109	16.2518	15.2168	14.2890	12.7016	11.3997
	29	16.7973	15.7149	14.7446	13.8719	12.3714	11.1338
30	10	18.6842	17.3290	16.1698	15.1364	13.3801	11.9522
	15	18.1678	16.9175	15.8051	14.8115	13.1190	11.7389
	20	17.6926	16.5005	15.4373	14.4855	12.8595	11.5287
	25	17.1554	16.0294	15.0223	14.1182	12.5678	11.2931
	30	16.5493	15.4984	14.5549	13.7050	12.2405	11.0295
31	11	18.3600	17.0918	15.9636	14.9561	13.2402	11.8418
	16	17.8974	16.6828	15.6003	14.6318	12.9787	11.6272
	21	17.4333	16.2751	15.2405	14.3128	12.7246	11.4215
	26	16.8917	15.7990	14.8199	13.9397	12.4269	11.1800
	31	16.2934	15.2743	15.3577	13.5308	12.1028	10.9189
32	12	18.0850	16.8533	15.7558	14.7741	13.0988	11 7297
	17	17.6827	16.4529	15.3997	14.4558	12.8415	11.5183
	22	17.1731	16.0435	15.0422	14.1385	12.5881	11.3128
	27	16.6835	15.5732	14.6216	13.7647	12.2889	11.0694
	32	16.0429	15.0549	14.1648	13.3604	11.9684	10.8112
33	13	17.8158	16.6193	15.5525	14.5961	12.9805	11.6204
	18	17.3739	16.2281	15.2035	14.2840	12.7076	11.4123
	23	16.9187	15.8269	14.8423	13.9682	12.4549	11.2070
	28	16.3807	15.3523	14.4276	13.5936	12.1543	10.9617
	33	15.7984	14.8407	13.9765	13.1943	11.8376	10.7068
34	14	17.5882	16.3782	15.3409	14.4103	12.8149	11.5044
	19	17.1137	16.0016	15.0054	14.1101	12.5718	11.3044
	24	16.6561	15.5973	14.6467	13.7904	12.3148	11.0948
	29	16.1268	15.1297	14.2319	13.4207	12.0178	10.8523
	34	15.5461	14.6189	13.7808	13.0210	11.7003	10.5965
35	10	17.6618	16.4935	15.4486	14.5107	12.9028	11.5815
	15	17.2584	16.1339	15.1267	14.2215	12.6665	11.3858

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
35	20	16.8516	15.7730	14.8052	13.9339	12.4337	11.1946
	25	16.3917	15.3656	14.4427	13.6101	12.1723	10.9804
	30	15.8714	14.9055	14.0342	13.2458	11.8793	10.7410
	35	15.2857	14.3891	13.5773	12.8401	11.5558	10.4797
36	11	17.3825	16.2504	15.2360	14.3240	12.7570	11.4658
	16	16.9837	15.8940	14.9163	14.0360	12.5208	11.2695
	21	16.5887	15.5432	14.6035	13.7562	12.2941	11.0832
	26	16.1262	15.1322	14.2369	13.4279	12.0278	10.8639
	31	15.6148	14.6797	13.8348	13.0691	11.7389	10.6280
	36	15.0304	14.1638	13.3777	12.6626	11.4144	10.3655
37	12	17.0949	15.9987	15.0150	14.1291	12.6035	11.3431
	17	16.7068	15.6515	14.7030	13.8477	12.3723	11.1504
	22	16.3172	15.3050	14.3937	13.5705	12.1471	10.9650
	27	15.8581	14.8964	14.0285	13.2429	11.8805	10.7450
	32	15.3565	14.4520	13.6334	12.8905	11.5965	10.5130
	37	14.7669	13.9302	13.1700	12.4775	11.2657	10.2447
38	13	16.8120	15.7512	14.7975	13.9373	12.4525	11.2226
	18	16.4348	15.4132	14.4934	13.6627	12.2264	11.0337
	23	16.0508	15.0712	14.1875	13.3881	12.0028	10.8493
	28	15.5951	14.6648	13.8238	13.0613	11.7360	10.6284
	33	15.1035	14.2289	13.4360	12.7151	11.4572	10.4008
	38	14.5080	13.7008	12.9661	12.2956	11.1198	10.1263
39	14	16.5203	15.4949	14.5713	13.7369	12.2937	11.0947
	19	16.1605	15.1723	14.2810	13.4748	12.0776	10.9143
	24	15.7758	14.8288	13.9731	13.1977	11.8510	10.7266
	29	15.3301	14.4308	13.6165	12.8770	11.5888	10.5093
	34	14.8423	13.9978	13.2308	12.5323	11.3107	10.2821
	39	14.2409	13.4631	12.7548	12.1059	10.9664	10.0010
40	10	16.5687	15.5443	14.6210	13.7864	12.3414	11.1400
	15	16.2262	15.2350	14.3415	13.5328	12.1310	10.9632
	20	15.8836	14.9285	14.0656	13.2837	11.9257	10.7920
	25	15.4981	14.5833	13.7554	13.0039	11.6958	10.6007
	30	15.0628	14.1943	13.4065	12.6900	11.4388	10.3876
	35	14.5726	13.7581	13.0172	12.3413	11.1567	10.1564
	40	13.9648	13.2164	12.5330	11.9071	10.8049	9.8683
41	11	16.2650	15.2766	14.3841	13.5765	12.1738	11.0046
	16	15.9269	14.9713	14.1076	13.3247	11.9642	10.8279
	21	15.5976	14.6756	13.8412	13.0839	11.7657	10.6622
	26	15.2112	14.3287	13.5286	12.8013	11.5323	10.4671
	31	14.7867	13.9490	13.1878	12.4944	11.2809	10.2585
	36	14.3003	13.5157	12.8010	12.1472	10.9995	10.0277
	41	13.6793	12.9604	12.3026	11.6995	10.6347	9.7274

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
42	12	15.9516	14.9991	14.1375	13.3561	11.9970	10.8607
	17	15.6248	14.7035	13.8694	13.1121	11.7930	10.6882
	22	15.3021	14.4133	13.6075	12.8750	11.5971	10.5243
	27	14.9208	14.0703	13.2979	12.7165	11.3647	10.3294
	32	14.5075	13.7004	12.9657	12.2952	11.1195	10.1260
	37	14.0188	13.2641	12.5749	11.9443	10.8340	9.8913
	42	13.3837	12.6943	12.0624	11.4821	10.4551	9.5776
43	13	15.6339	14.7169	13.8861	13.1312	11.8153	10.7119
	18	15.3186	14.4313	13.6265	12.8946	11.6171	10.5439
	23	15.0026	14.1467	13.3693	12.6615	11.4238	10.3819
	28	14.6266	13.8077	13.0627	12.3833	11.1926	10.1875
	33	14.2251	13.4482	12.7398	12.0922	10.9541	9.9897
	38	13.7341	13.0088	12.3455	11.7374	10.6645	9.7509
	43	13.0777	12.4176	11.8116	11.2541	10.2654	9.4182
44	14	15.3134	14.4314	13.6309	12.9023	11.6295	10.5592
	19	15.0154	14.1613	13.3853	12.6784	11.4417	10.4000
	24	14.7003	13.8768	13.1276	12.4442	11.2467	10.2358
	29	14.3329	13.5476	12.8295	12.1735	11.0212	10.0459
	34	13.9401	13.1930	12.5106	11.8858	10.7852	9.8500
	39	13.4463	12.7501	12.1123	11.5267	10.4911	9.6067
	44	12.7733	12.1419	11.5613	11.0262	10.0751	9.2578
45	10	15.2812	14.4079	13.6142	12.8915	11.6271	10.5623
	15	14.9954	14.1478	13.3770	12.6743	11.4438	10.4061
	20	14.7153	13.8937	13.1459	12.4636	11.2671	10.2564
	25	14.4009	13.6090	12.8877	12.2281	11.0700	10.0897
	30	14.0475	13.2898	12.5981	11.9651	10.8508	9.9049
	35	13.6521	12.9345	12.2779	11.6758	10.6126	9.7068
	40	13.1551	12.4876	11.8751	11.3119	10.3134	9.4584
	45	12.4706	11.8673	11.3114	10.7984	9.8843	9.0966
46	11	14.9527	14.1144	13.3513	12.6550	11.4341	10.4029
	16	14.6726	13.8588	13.1175	12.4405	11.2523	10.2474
	21	14.4049	13.6158	12.8963	12.2387	11.0829	10.1038
	26	14.0911	13.3309	12.6368	12.0017	10.8836	9.9343
	31	13.7496	13.0221	12.3568	11.7470	10.6873	9.7551
	36	13.3602	12.6718	12.0407	11.4611	10.4353	9.5588
	41	12.8535	12.2148	11.6276	11.0868	10.1259	9.3007
	46	12.1569	11.5814	11.0503	10.5593	9.6826	8.9249
47	12	14.6133	13.8099	13.0771	12.4074	11.2304	10.2325
	17	14.3445	13.5640	12.8519	12.2006	11.0546	10.0826
	22	14.0840	13.3272	12.6360	12.0032	10.8884	9.9414
	27	13.7763	13.0473	12.3805	11.7694	10.6911	9.7732
	32	13.4471	12.7495	12.1103	11.5235	10.4859	9.6000
	37	13.0580	12.3986	11.7932	11.2362	10.2482	9.4016

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
47	42	12.5409	11.9809	11.3691	10.8507	9.9276	9.1328
	47	11.8313	11.2835	10.7771	10.3082	9.4690	8.7417
48	13	14.2755	13.5061	12.8031	12.1595	11.0257	10.0625
	18	14.0178	13.2701	12.5866	11.9603	10.8558	9.9164
	23	13.7648	13.0396	12.3760	11.7675	10.6931	9.7777
	28	13.4632	12.7646	12.1246	11.5371	10.4980	9.6108
	33	13.1467	12.4782	11.8647	11.3005	10.3005	9.4443
	38	12.7578	12.1268	11.5464	11.0116	10.0607	9.2436
	43	12.2233	11.6413	11.1046	10.6086	9.7232	8.9585
	48	11.5055	10.9847	10.5024	10.0551	9.2527	8.5554
49	14	13.9339	13.1979	12.5242	11.9064	10.8154	9.8859
	19	13.6929	12.9770	12.3214	11.7196	10.6561	9.7488
	24	13.4416	12.7475	12.1112	11.5268	10.4925	9.6088
	29	13.1517	12.4828	11.8690	11.3045	10.3039	9.4473
	34	12.8427	12.2028	11.6146	11.0728	10.1103	9.2838
	39	12.4536	11.8505	11.2948	10.7820	9.8681	9.0805
	44	11.9064	11.3519	10.8396	10.3653	9.5169	8.7821
	49	11.1792	10.6848	10.2260	9.7097	9.0835	8.3657
50	10	13.8262	13.1037	12.4418	11.8341	10.7593	9.8420
	15	13.5934	12.8900	12.2450	11.6524	10.6036	9.7074
	20	13.3693	12.6845	12.0562	11.4786	10.4553	9.5798
	25	13.1197	12.4559	11.8463	11.2856	10.2907	9.4383
	30	12.8416	12.2018	11.6136	11.0718	10.1091	9.2824
	35	12.5346	11.9231	11.3598	10.8402	9.9149	9.1181
	40	12.1449	11.5694	11.0382	10.5471	9.6700	8.9119
	45	11.5898	11.0621	10.5736	10.1207	9.3086	8.6034
	50	10.8527	10.3835	9.9476	9.5420	8.8112	8.1724
51	11	13.4886	12.7986	12.1652	11.5826	10.5499	9.6657
	16	13.2613	12.5893	11.9720	11.4039	10.3959	9.5321
	21	13.0492	12.3946	11.7929	11.2388	10.2549	9.4107
	26	12.8009	12.1665	11.5830	11.0452	10.0890	9.2673
	31	12.5348	11.9232	11.3599	10.8401	9.9146	9.1175
	36	12.2350	11.6506	11.1116	10.6133	9.7242	8.9563
	41	11.8383	11.2896	10.7823	10.3125	9.4715	8.7425
	46	11.2741	10.7724	10.3071	9.8751	9.0987	8.4224
	51	10.5371	10.0922	9.6781	9.2923	8.5953	7.9845
52	12	13.1551	12.4965	11.8908	11.3328	10.3412	9.4896
	17	12.9380	12.2962	11.7056	11.1611	10.1929	9.3606
	22	12.7328	12.1075	11.5317	11.0007	10.0554	9.2418
	27	12.4905	11.8845	11.3261	10.8106	9.8919	9.1001
	32	12.2367	11.6523	11.1130	10.6147	9.7251	8.9568
	37	11.9385	11.3806	10.8651	10.3879	9.5341	8.7947
	42	11.5340	11.0118	10.5278	10.0783	9.2726	8.5723

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
52	47	10.9592	10.4826	10.0401	9.6284	8.8869	8.2393
	52	10.2334	9.8115	9.4183	9.0512	8.3868	7.8027
53	13	12.8308	12.2024	11.6235	11.0892	10.1375	9.3178
	18	12.6238	12.0111	11.4463	10.9247	9.9950	9.1933
	23	12.4255	11.8284	11.2777	10.7688	9.8609	9.0773
	28	12.1891	11.6105	11.0763	10.5823	9.6999	8.9371
	33	11.9478	11.3895	10.8735	10.3959	9.5412	8.8009
	38	11.6510	11.1187	10.6259	10.1689	9.3495	8.6378
	43	11.2320	10.7346	10.2732	9.8445	9.0736	8.4014
	48	10.6506	10.1985	9.7777	9.3858	8.6782	8.0583
	53	9.9420	9.5422	9.1687	8.8197	8.1863	7.6279
54	14	12.5114	11.9123	11.3595	10.8483	9.9356	9.1470
	19	12.3192	11.7347	11.1947	10.0953	9.8028	9.0310
	24	12.1227	11.5531	11.0267	10.5396	9.6683	8.9140
	29	11.8973	11.3449	10.8341	10.3609	9.5188	8.7793
	34	11.6632	11.1306	10.6373	10.1798	9.3594	8.6467
	39	11.3677	10.8602	10.3895	9.9524	9.1667	8.4823
	44	10.9381	10.4651	10.0257	9 6117	8.8792	8.2345
	49	10.3492	9.9203	9.5206	9.1476	8.4728	7.8799
	54	9.6641	9.2851	8.9306	8.5986	7.9949	7.4613
55	10	12.3730	11.7893	11.2499	10.7506	9.8574	9.0840
	15	12.1870	11.6168	11.0896	10.6013	9.7274	8.9701
	20	12.0100	11.4532	10.9378	10.4603	9.6050	8.8631
	25	11.8153	11.2727	10.7705	10.3048	9.4700	8.7451
	30	11.6011	11.0747	10.5871	10.1346	9.3224	8.6161
	35	11.3701	10.8626	10.3919	9.9546	9.1686	8.4837
	40	11.0751	10.5923	10.1438	9.7265	8.9747	8.3178
	45	10.6396	10.1906	9.7727	9.3889	8.6791	8.0618
	50	10.0422	9.6363	9.2573	8.9031	8.2607	7.6948
	55	9.3770	9.0186	8.6829	8.3689	7.7941	7.2853
56	11	12.0457	11.4910	10.9773	10.5010	9.6468	8.9050
	16	11.8645	11.3225	10.8204	10.3546	9.5187	8.7922
	21	11.6985	11.1689	10.6777	10.2219	9.4034	8.6912
	26	11.5054	10.9893	10 5107	10.0662	9.2675	8.5719
	31	11.3027	10.8017	10.3368	9.9046	9.1273	8.4492
	36	11.0793	10.5964	10.1478	9.7303	8.9780	8.3207
	41	10.7797	10.3211	9.8943	9.4966	8.7784	8.1490
	46	10.3372	9.9118	9.5150	9.1446	8.4737	7.8838
	51	9.7416	9.3574	8.9984	8.6622	8.0513	7.5115
	56	9.0916	8.7539	8.4359	8.1375	7.5927	7.1082
57	12	11.7163	11.1898	10.7014	10.2478	9.4322	8.7217
	17	11.5443	11.0290	10.5519	10.1080	9.3095	8.6133
	22	11.3848	10.8817	10.4143	9.9798	9.1978	8.5152

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
57	27	11.1975	10.7072	10.2517	9.8279	9.0647	8.3979
	32	11.0067	10.5305	10.0878	9.6756	8.9323	8.2821
	37	10.7862	10.3275	9.9006	9.5026	8.7838	8.1538
	42	10.4811	10.0463	9.6409	9.2626	8.5777	7.9757
	47	10.0307	9.6283	9.2524	8.9009	8.2628	7.6999
	52	9.4470	9.0841	8.7442	8.4256	7.8451	7.3306
	57	8.8082	8.4893	8.1895	7.9074	7.3909	6.9304
58	13	11.3891	10.8901	10.4263	9.9948	9.2171	8.5374
	18	11.2263	10.7381	10.2843	9.8618	9.0999	8.4336
	23	11.0732	10.5960	10.1519	9.7382	8.9919	8.3386
	28	10.8919	10.4267	9.9937	9.5902	8.8616	8.2232
	33	10.7134	10.2613	9.8403	9.4476	8.7377	8.1148
	38	10.4959	10.0607	9.6549	9.2760	8.5900	7.9869
	43	10.1795	9.7680	9.3836	9.0244	8.3723	7.7976
	48	9.7251	9.3451	8.9895	8.6563	8.0503	7.5141
	53	9.1593	8.8169	8.4955	8.1936	7.6424	7.1526
	58	8.5271	8.2269	7.9443	7.6779	7.1891	6.7520
59	14	11.0599	10.5878	10.1482	9.7384	8.9980	8.3490
	19	10.9106	10.4483	10.0177	9.6161	8.8902	8.2533
	24	10.7597	10.3078	9.8864	9.4933	8.7822	8.1579
	29	10.5889	10.1479	9.7369	9.3531	8.6586	8.0481
	34	10.4184	9.9899	9.5901	9.2166	8.5398	7.9441
	39	10.2035	9.7913	9.4056	9.0463	8.3928	7.8165
	44	9.8796	9.4907	9.1269	8.7861	8.1664	7.6185
	49	9.4205	9.0621	8.7262	8.4111	7.8363	7.3264
	54	8.8793	8.5562	8.2526	7.9669	7.4442	6.9782
	59	8.2485	7.9476	7.7004	7.4493	6.9875	6.5732
60	10	10.8772	10.4219	9.9973	9.6010	8.8835	8.2529
	15	10.7332	10.2870	9.8709	9.4823	8.7785	8.1596
	20	10.5976	10.1603	9.7523	9.3711	8.6804	8.0725
	25	10.4486	10.0213	9.6221	9.2490	8.5724	7.9766
	30	10.2885	9.8712	9.4815	9.1171	8.4558	7.8728
	35	10.1217	9.7163	9.3373	8.9827	8.3386	7.7699
	40	9.9092	9.5196	9.1550	8.8134	8.1921	7.6425
	45	9.5818	9.2149	8.8709	8.5483	7.9602	7.4386
	50	9.1169	8.7796	8.4628	8.1651	7.6209	7.1367
	55	8.5964	8.2924	8.0061	7.7364	7.2416	6.7994
	60	7.9728	7.7082	7.4584	7.2220	6.7864	6.3945
61	11	10.5408	10.1116	9 7107	9.3358	8.6554	8.0554
	16	10.4011	9.9806	9.5876	9.2199	8.5524	7.9634
	21	10.2756	9.8632	9.4775	9.1166	8.4611	7.8823
	26	10.1284	9.7253	9.3480	8.9948	8.3529	7.7857
	31	9.9793	9.5853	9.2168	8.8715	8.2436	7.6883
	36	9.8207	9.4379	9.0795	8.7436	8.1318	7.5901

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger						
61	41	9.6058	9.2385	8.8942	8.5711	7.9819	7.4591
	46	9.2744	8.9290	8.6049	8.3003	7.7437	7.2485
	51	8.8130	8.4960	8.1978	7.9171	7.4028	6.9438
	56	8.3098	8.0243	7.7551	7.5010	7.0338	6.6150
	61	7.6887	7.4414	7.2074	6.9857	6.5762	6.2068
62	12	10.1948	9.7914	9.4139	9.0601	8.4166	7.8474
	17	10.0635	9.6680	9.2976	8.9506	8.3189	7.7598
	22	9.9442	9.5561	9.1926	8.8519	8.2314	7.6818
	27	9.8027	9.4233	9.0676	8.7340	8.1262	7.5875
	32	9.6650	9.2939	8.9462	8.6199	8.0249	7.4972
	37	9.5105	9.1501	8.8121	8.4947	7.9153	7.4006
	42	9.2928	8.9475	8.6233	8.3185	7.7613	7.2655
	47	8.9562	8.6324	8.3278	8.0410	7.5159	7.0471
	52	8.5085	8.2111	7.9310	7.6669	7.1818	6.7476
	57	8.0190	7.7516	7.4991	7.2603	6.8204	6.4248
	62	7.3954	7.1650	6.9466	6.7394	6.3557	6.0086
63	13	9.8504	9.4719	9.1170	8.7839	8.1764	7.6372
	18	9.7274	9.3560	9.0077	8.6807	8.0840	7.5542
	23	9.6142	9.2498	8.9078	8.5866	8.0003	7.4794
	28	9.4784	9.1221	8.7873	8.4727	7.8982	7.3875
	33	9.3525	9.0037	8.6761	8.3682	7.8055	7.3048
	38	9.2022	8.8635	8.5452	8.2458	7.6980	7.2100
	43	8.9763	8.6527	8.3480	8.0612	7.5356	7.0664
	48	8.6387	8.3355	8.0497	7.7803	7.2858	6.8432
	53	8.2097	7.9313	7.6684	7.4202	6.9633	6.5532
	58	7.7299	7.4800	7.2435	7.0196	6.6061	6.2332
	63	7.1035	6.8893	6.6860	6.4928	6.1342	5.8088
64	14	9.5041	9.1497	8.8168	8.5039	7.9316	7.4221
	19	9.3930	9.0450	8.7180	8.4104	7.8478	7.3467
	24	9.2821	8.9406	8.6190	8.3174	7.7647	7.2721
	29	9.1559	8.8217	8.5071	8.2111	7.6691	7.1858
	34	9.0381	8.7108	8.4029	8.1131	7.5820	7.1079
	39	8.8917	8.5741	8.2751	7.9934	7.4767	7.0149
	44	8.6614	8.3583	8.0726	7.8033	7.3084	6.8652
	49	8.3216	8.0382	7.7708	7.5182	7.0535	6.6363
	54	7.9173	7.6569	7.4106	7.1777	6.7480	6.3610
	59	7.4429	7.2098	6.9888	6.7793	6.3914	6.0406
	64	6.8133	6.6147	6.4258	6.2460	5.9117	5.6073
65	10	9.2654	8.9284	8.6114	8.3129	7.7659	7.2776
	15	9.1594	8.8283	8.5168	8.2233	7.6853	7.2049
	20	9.0606	8.7351	8.4287	8.1400	7.6106	7.1375
	25	8.9518	8.6323	8.3315	8.0481	7.5280	7.0630
	30	8.8353	8.5226	8.2276	7.9495	7.4392	6.9826
	35	8.7218	8.4155	8.1268	7.8545	7.3545	6.9067

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
65	40	8.5792	8.2821	8.0601	7.7374	7.2512	6.8153
	45	8.3478	8.0647	7.7974	7.5448	7.0799	6.6623
	50	8.0049	7.7408	7.4909	7.2547	6.8189	6.4265
	55	7.6220	7.3791	7.1489	6.9309	6.5278	6.1637
	60	7.1562	6.9413	6.7353	6.5396	6.1766	5.8472
	65	6.5251	6.3413	6.1663	5.9995	5.6885	5.4046
66	11	8.9139	8.6048	8.3688	8.0295	7.5164	7.0570
	16	8.8169	8.5063	8.2772	7.9426	7.4379	6.9857
	21	8.7270	8.4233	8.1369	7.8665	7.3696	6.9241
	26	8.6398	8.3218	8.0406	7.7752	7.2871	6.8493
	31	8.5132	8.2213	7.9453	7.6847	7.2053	6.7751
	36	8.4680	8.1218	7.8516	7.5964	7.1265	6.7044
	41	8.2649	7.9676	7.7258	7.4781	7.0218	6.6113
	46	8.0315	7.7678	7.5183	7.2823	6.8466	6.4541
	51	7.6935	7.4476	7.2147	6.9949	6.5861	6.2176
	56	7.3287	7.1025	6.8879	6.6843	6.3070	5.9652
	61	6.8711	6.6697	6.4783	6.2961	5.9573	5.6491
	66	6.2393	6.0699	5.9081	5.7537	5.4652	5.2011
67	12	8.5518	8.2798	8.0640	7.7434	7.2634	6.8322
	17	8.4770	8.1898	7.9785	7.6821	7.1897	6.7651
	22	8.3923	8.1098	7.8427	7.5902	7.1250	6.7065
	27	8.2903	8.0128	7.7506	7.5026	7.0454	6.6341
	32	8.1937	7.9218	7.6642	7.4206	6.9711	6.5665
	37	8.0930	7.8264	7.5742	7.3356	6.8951	6.4983
	42	7.9489	7.6910	7.4468	7.2156	6.7884	6.4030
	47	7.7128	7.4677	7.2356	7.0156	6.6085	6.2406
	52	7.3879	7.1594	6.9426	6.7368	6.3556	6.0102
	57	7.0378	6.8277	6.6289	6.4383	6.0859	5.7657
	62	6.5815	6.3952	6.2177	6.0486	5.7335	5.4459
	67	5.9567	5.8007	5.6516	5.5091	5.2421	4.9970
68	13	8.2279	7.9570	7.7007	7.4581	7.0101	6.6063
	18	8.1401	7.8734	7.6212	7.3823	6.9412	6.5433
	23	8.0608	7.7984	7.5500	7.3147	6.8801	6.4879
	28	7.9636	7.7058	7.4618	7.2306	6.8034	6.4176
	33	7.8775	7.6247	7.3847	7.1574	6.7370	6.3574
	38	7.7814	7.5335	7.2986	7.0761	6.6641	6.2918
	43	7.6818	7.3924	7.1655	6.9501	6.5513	6.1905
	48	7.3958	7.1687	6.9532	6.7486	6.3692	6.0251
	53	7.0886	6.8767	6.6753	6.4838	6.1281	5.8050
	58	6.7497	6.5551	6.3698	6.1934	5.8650	5.5658
	63	6.2945	6.1226	5.9586	5.8020	5.5096	5.2420
	68	5.6779	5.5348	5.3977	5.2664	5.0201	4.7934
69	14	7.8847	7.6340	7.3965	7.1712	6.7543	6.3772
	19	7.8069	7.5600	7.3259	7.1040	6.6929	6.3211

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
69	24	7.7297	7.4866	7.2562	7.0377	6.6326	6.2661
	29	7.6405	7.4016	7.1751	6.9601	6.5617	6.2011
	34	7.5617	7.3274	7.1045	6.8929	6.5008	6.1456
	39	7.4700	7.2402	7.0221	6.8150	6.4308	6.0825
	44	7.3179	7.0963	6.8858	6.6858	6.3145	5.9773
	49	7.0812	6.8712	6.6717	6.4819	6.1292	5.8084
	54	6.7968	6.6006	6.4138	6.2359	5.9048	5.6030
	59	6.4650	6.2855	6.1139	5.9503	5.6451	5.3661
	64	6.0109	5.8527	5.7014	5.5569	5.2864	5.0380
	69	5.4040	5.2730	5.1473	5.0268	4.8002	4.5908
70	10	7.6192	7.3847	7.1619	6.9502	6.5576	6.2015
	15	7.5460	7.3147	7.0951	6.8865	6.4994	6.1481
	20	7.4785	7.2504	7.0338	6.8280	6.4460	6.0992
	25	7.4030	7.1785	6.9652	6.7625	6.3862	6.0446
	30	7.3220	7.1011	6.8913	6.6918	6.3213	5.9848
	35	7.2472	7.0306	6.8241	6.6278	6.2631	5.9316
	40	7.1600	6.9475	6.7283	6.5533	6.1961	5.8711
	45	7.0080	6.8034	6.6087	6.4234	6.0785	5.7644
	50	6.7696	6.5760	6.3918	6.2162	5.8891	5.5907
	55	6.5051	6.3240	6.1512	5.9865	5.6791	5.3982
	60	6.1860	6.0198	5.8613	5.7101	5.4270	5.1678
	65	5.7317	5.5863	5.4473	5.3142	5.0645	4.8346
	70	5.1363	5.0167	4.9019	4.7916	4.5836	4.3910
71	11	7.2747	7.0591	6.8538	6.6586	6.2954	5.9650
	16	7.2047	6.9920	6.7897	6.5972	6.2391	5.9131
	21	7.1446	6.9347	6.7350	6.5450	6.1914	5.8693
	26	7.0706	6.8640	6.6674	6.4803	6.1320	5.8147
	31	6.9979	6.7945	6.6008	6.4165	6.0733	5.7605
	36	6.9365	6.7310	6.5403	6.3588	6.0207	5.7124
	41	6.8440	6.6484	6.4621	6.2845	5.9536	5.6517
	46	6.6911	6.5035	6.3242	6.1532	5.8342	5.5428
	51	6.4583	6.2804	6.1107	5.9488	5.6464	5.3698
	56	6.2111	6.0445	5.8853	5.7333	5.4490	5.1883
	61	5.9001	5.7478	5.6021	5.4627	5.2014	4.9613
	66	5.4509	5.3181	5.1908	5.0688	4.8392	4.6273
	71	4.8646	4.7561	4.6516	4.5511	4.3612	4.1848
72	12	6.9336	6.7360	6.5476	6.3680	6.0331	5.7275
	17	6.8694	6.6744	6.4885	6.3113	5.9809	5.6791
	22	6.8138	6.6213	6.4381	6.2628	5.9365	5.6384
	27	6.7438	6.5543	6.3735	6.2013	5.8797	5.5858
	32	6.6797	6.4927	6.3146	6.1446	5.8275	5.5376
	37	6.6173	6.4333	6.2579	6.0906	5.7780	5.4922
	42	6.5308	6.3509	6.1795	6.0160	5.7105	5.4309
	47	6.3768	6.2043	6.0397	5.8824	5.5884	5.3189

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
72	52	6.1551	5.9920	5.8361	5.6871	5.4082	5.1522
	57	5.9222	5.7695	5.6232	5.4833	5.2210	4.9798
	62	5.6154	5.4761	5.3426	5.2146	4.9743	4.7528
	67	5.1760	5.0549	4.9387	4.8271	4.6167	4.4219
	72	4.6010	4.5027	4.4079	4.3166	4.1438	3.9828
73	13	6.5916	6.4113	6.2389	6.0744	5.7668	5.4852
	18	6.5331	6.3549	6.1848	6.0224	5.7187	5.4405
	23	6.4821	6.3061	6.1381	5.9776	5.6776	5.4027
	28	6.4159	6.2426	6.0771	5.9190	5.6233	5.3523
	33	6.3604	6.1895	6.0261	5.8701	5.5781	5.3104
	38	6.3026	6.1342	5.9734	5.8196	5.5319	5.2680
	43	6.2124	6.0484	5.8915	5.7416	5.4607	5.2029
	48	6.0599	5.9025	5.7519	5.6079	5.3379	5.0898
	53	5.8539	5.7048	5.5621	5.4255	5.1692	4.9332
	58	5.6326	5.4930	5.3592	5.2309	4.9899	4.7676
	63	5.3300	5.2030	5.0812	4.9642	4.7441	4.5405
	68	4.9016	4.7917	4.6861	4.5844	4.3923	4.2140
	73	4.3355	4.2470	4.1615	4.0791	3.9226	3.7764
74	14	6.2556	6.0916	5.9345	5.7842	5.5026	5.2439
	19	6.2052	6.0429	5.8877	5.7391	5.4608	5.2051
	24	6.1559	5.9956	5.8423	5.6956	5.4207	5.1680
	29	6.0962	5.9382	5.7870	5.6426	5.3712	5.1219
	34	6.0469	5.8908	5.7416	5.5987	5.3308	5.0844
	39	5.9934	5.8397	5.6927	5.5519	5.2879	5.0450
	44	5.9021	5.7526	5.6094	5.4723	5.2149	4.9779
	49	5.7498	5.6065	5.4692	5.3377	5.0906	4.8629
	54	5.5635	5.4275	5.2971	5.1721	4.9371	4.7201
	59	5.3505	5.2234	5.1012	4.9839	4.7631	4.5588
	64	5.0516	4.9363	4.8254	4.7189	4.5178	4.3313
	69	4.6356	4.5361	4.4403	4.3479	4.1731	4.0104
	74	4.0813	4.0018	3.9249	3.8506	3.7094	3.5771
75	10	5.9691	5.8183	5.6737	5.5356	5.2759	5.0366
	15	5.9220	5.7730	5.6304	5.4937	5.2370	5.0003
	20	5.8795	5.7322	5.5911	5.4559	5.2019	4.9677
	25	5.8316	5.6861	5.5468	5.4133	5.1624	4.9311
	30	5.7783	5.6349	5.4973	5.3656	5.1179	4.8895
	35	5.7325	5.5908	5.4549	5.3248	5.0800	4.8542
	40	5.6833	5.5438	5.4099	5.2817	5.0405	4.8178
	45	5.5934	5.4576	5.3275	5.2026	4.9677	4.7507
	50	5.4403	5.3104	5.1858	5.0662	4.8411	4.6328
	55	5.2713	5.1479	5.0293	4.9154	4.7009	4.5023
	60	5.0706	4.9552	4.8441	4.7374	4.5359	4.3490
	65	4.7751	4.6708	4.5704	4.4737	4.2908	4.1207
	70	4.3734	4.2838	4.1973	4.1138	3.9554	3.8075

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
75	75	3.8295	3.7586	3.6899	3.6233	3.4965	3.3774
76	11	5.6267	5.4908	5.3605	5.2354	5.0001	4.7825
	16	5.5818	5.4479	5.3190	5.1954	4.9627	4.7475
	21	5.5456	5.4127	5.2852	5.1629	4.9325	4.7194
	26	5.4988	5.3676	5.2418	5.1209	4.8934	4.6830
	31	5.4521	5.3226	5.1982	5.0789	4.8540	4.6461
	36	5.4127	5.2844	5.1615	5.0435	4.8211	4.6153
	41	5.3648	5.2388	5.1178	5.0016	4.7826	4.5798
	46	5.2756	5.1531	5.0356	4.9226	4.7096	4.5122
	51	5.1270	5.0100	4.8974	4.7893	4.5851	4.3958
	56	4.9733	4.8619	4.7547	4.6516	4.4569	4.2761
	61	4.7820	4.6780	4.5776	4.4811	4.2984	4.1285
	66	4.4940	4.4002	4.3097	4.2225	4.0572	3.9030
	71	4.1047	4.0244	3.9468	3.8719	3.7294	3.5959
	76	3.5692	3.5064	3.4455	3.3864	3.2736	3.1674
77	12	5.2858	5.1640	5.0469	4.9344	4.7220	4.5252
	17	5.2453	5.1252	5.0093	4.8981	4.6880	4.4933
	22	5.2128	5.0935	4.9789	4.8677	4.6607	4.4678
	27	5.1692	5.0514	4.9381	4.8293	4.6239	4.4332
	32	5.1290	5.0126	4.9006	4.7930	4.5898	4.4013
	37	5.0931	4.9780	4.8673	4.7609	4.5598	4.3732
	42	5.0467	4.9334	4.8245	4.7198	4.5219	4.3382
	47	4.9574	4.8475	4.7418	4.6401	4.4479	4.2693
	52	4.8187	4.7135	4.6123	4.5148	4.3306	4.1591
	57	4.6778	4.5777	4.4812	4.3882	4.2130	4.0485
	62	4.4925	4.3991	4.3090	4.2221	4.0574	3.9037
	67	4.2158	4.1319	4.0507	3.9724	3.8237	3.6846
	72	3.8411	3.7696	3.7004	3.6333	3.5057	3.3858
	77	3.3121	3.2569	3.2032	3.1511	3.0515	2.9573
78	13	4.9408	4.8322	4.7276	4.6269	4.4366	4.2596
	18	4.9044	4.7974	4.6939	4.5943	4.4059	4.2306
	23	4.8757	4.7692	4.6667	4.5681	4.3815	4.2078
	28	4.8349	4.7298	4.6285	4.5311	4.3467	4.1751
	33	4.8016	4.6975	4.5973	4.5008	4.3183	4.1484
	38	4.7695	4.6666	4.5675	4.4721	4.2914	4.1232
	43	4.7214	4.6203	4.5229	4.4291	4.2515	4.0861
	48	4.6338	4.5358	4.4414	4.3505	4.1781	4.0176
	53	4.5079	4.4140	4.3234	4.2361	4.0707	3.9164
	58	4.3778	4.2883	4.2019	4.1186	3.9607	3.8132
	63	4.1982	4.1151	4.0346	3.9569	3.8094	3.6713
	68	3.9343	3.8596	3.7873	3.7174	3.5844	3.4597
	73	3.5724	3.5091	3.4479	3.3884	3.2749	3.1680
	78	3.0471	2.9990	2.9525	2.9068	2.8196	2.7370
79	14	4.6004	4.5039	4.4110	4.3213	4.1515	3.9931

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
79	19	4.5699	4.4749	4.3828	4.2941	4.1258	3.9688
	24	4.5427	4.4481	4.3569	4.2690	4.1023	3.9468
	29	4.5066	4.4132	4.3230	4.2361	4.0713	3.9176
	34	4.4780	4.3854	4.2961	4.2101	4.0468	3.8944
	39	4.4497	4.3581	4.2698	4.1846	4.0230	3.8722
	44	4.4016	4.3117	4.2250	4.1414	3.9826	3.8344
	49	4.3150	4.2279	4.1440	4.0630	3.9092	3.7654
	54	4.2047	4.1211	4.0404	3.9625	3.8146	3.6762
	59	4.0826	4.0030	3.9260	3.8518	3.7105	3.5783
	64	3.9096	3.8348	3.7632	3.6941	3.5624	3.4389
	69	3.6579	3.5918	3.5277	3.4656	3.3472	3.2359
	74	3.3114	3.2557	3.2016	3.1492	3.0488	2.9540
	79	2.7869	2.7453	2.7048	2.6654	2.5896	2.5177
80	10	4.2971	4.2110	4.1279	4.0476	3.8951	3.7526
	15	4.2704	4.1851	4.1027	4.0231	3.8721	3.7308
	20	4.2459	4.1619	4.0801	4.0013	3.8515	3.7114
	25	4.2198	4.1360	4.0552	3.9771	3.8287	3.6899
	30	4.1883	4.1055	4.0255	3.9482	3.8015	3.6641
	35	4.1622	4.0802	4.0009	3.9244	3.7789	3.6428
	40	4.1376	4.0564	3.9779	3.9022	3.7582	3.6233
	45	4.0911	4.0115	3.9345	3.8602	3.7189	3.5865
	50	4.0042	3.9272	3.8529	3.7809	3.6442	2.5161
	55	3.9074	3.8333	3.7616	3.6924	3.5607	3.4371
	60	3.7960	3.7253	3.6571	3.5910	3.4652	3.3470
	65	3.6267	3.5613	3.4980	3.4366	3.3197	3.2098
	70	3.3903	3.3319	3.2753	3.2203	3.1154	3.0164
	75	3.0572	3.0084	2.9610	2.9149	2.8266	2.7429
	80	2.5355	2.4997	2.4648	2.4308	2.3653	2.3030
81	11	3.9822	3.9061	3.8326	3.7615	3.6262	3.4994
	16	3.9569	3.8816	3.8087	3.7383	3.6042	3.4785
	21	3.9367	3.8625	3.7901	3.7203	3.5872	3.4624
	26	3.9112	3.8371	3.7656	3.6965	3.5647	3.4412
	31	3.8841	3.8109	3.7400	3.6715	3.5411	3.4187
	36	3.8624	3.7898	3.7196	3.6516	3.5223	3.4009
	41	3.8393	3.7675	3.6979	3.6307	3.5027	3.3824
	46	3.7938	3.7233	3.6552	3.5892	3.4638	3.3459
	51	3.7096	3.6417	3.5759	3.5122	3.3908	3.2768
	56	3.6241	3.5586	3.4951	3.4337	3.3166	3.2064
	61	3.5205	3.4581	3.3976	3.3390	3.2273	3.1220
	66	3.3578	3.3000	3.2441	3.1898	3.0861	2.9884
	71	3.1327	3.0813	3.0313	2.9829	2.8901	2.8025
	76	2.8095	2.7670	2.7256	2.6853	2.6080	2.5346
	81	2.2995	2.2688	2.2388	2.2096	2.1532	2.0993
82	12	3.6799	3.6129	3.5480	3.4852	3.3655	3.2529

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
82	17	3.6573	3.5909	3.5266	3.4644	3.3457	3.2342
	22	3.3693	3.5743	3.5104	3.4486	3.3308	3.2200
	27	3.6160	3.5508	3.4876	3.4264	3.3098	3.2000
	32	3.5932	3.5286	3.4659	3.4053	3.2898	3.1810
	37	3.5741	3.5100	3.4481	3.3878	3.2731	3.1652
	42	3.5522	3.4888	3.4273	3.3678	3.2543	3.1473
	47	3.5066	3.4446	3.3845	3.3262	3.2151	3.1104
	52	3.4289	3.3689	3.3108	3.2545	3.1469	3.0456
	57	3.3525	3.2946	3.2385	3.1842	3.0803	2.9823
	62	3.2536	3.1986	3.1452	3.0934	2.9944	2.9010
	67	3.0996	3.0488	2.9995	2.9516	2.8599	2.7732
	72	2.8867	2.8416	2.7977	2.7551	2.6733	2.5958
	77	2.5707	2.5339	2.4978	2.4628	2.3954	2.3313
	82	2.0744	2.0481	2.0225	1.9974	1.9490	1.9026
83	13	3.4016	3.3426	3.2853	3.2298	3.1238	3.0238
	18	3.3815	3.3229	3.2662	3.2111	3.1059	3.0067
	23	3.3657	3.3085	3.2521	3.1975	3.0930	2.9945
	28	3.3440	3.2864	3.2306	3.1765	3.0731	2.9754
	33	3.3256	3.2685	3.2131	3.1594	3.0568	2.9600
	38	3.3089	3.2523	3.1973	3.1441	3.0422	2.9461
	43	3.2859	3.2299	3.1756	3.1229	3.0222	2.9271
	48	3.2412	3.1865	3.1334	3.0819	2.9835	2.8905
	53	3.1711	3.1182	3.0668	3.0169	2.9216	2.8315
	58	3.1017	3.0506	3.0018	2.9528	2.8606	2.7735
	63	3.0067	2.9581	2 9109	2.8652	2.7775	2.6945
	68	2.8610	2.8162	2.7727	2.7303	2.6492	2.5723
	73	2.6571	2.6175	2.5789	2.5414	2.4693	2.4008
	78	2.3431	2.3112	2.2800	2.2496	2.1911	2.1352
	83	1.8710	1.8484	1.8264	1.8048	1.7631	1.7232
84	14	3.1476	3.0955	3.0449	2.9958	2.9018	2.8129
	19	3.1311	3.0794	3.0292	2.9804	2.8870	2.7988
	24	3.1163	3.0657	3.0157	2.9673	2.8746	2.7870
	29	3.0969	3.0461	2.9967	2.9487	2.8569	2.7700
	34	3.0814	3.0309	2.9818	2.9342	2.8430	2.7568
	39	3.0671	3.0170	2.9683	2.9210	2.8305	2.7448
	44	3.0440	2.9944	2.9464	2.8995	2.8102	2.7255
	49	2.9991	2.9508	2.9038	2.8582	2.7709	2.6882
	54	2.9385	2.8917	2.8461	2.8019	2.7171	2.6368
	59	2.8738	2.8285	2.7845	2.7417	2.6598	2.5821
	64	2.7815	2.7386	2.6969	2.6563	2.5784	2.5046
	69	2.6436	2.6042	2.5657	2.5282	2.4563	2.3879
	74	2.4496	2.4148	2.3807	2.3476	2.2840	2.2233
	79	2.1825	2.1048	2.0778	2.0515	2.0006	1.9520
	84	1.6907	1.6713	1.6522	1.6335	1.5974	1.5627

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½	3	3½	4	5	6
Older.	Younger.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.
85	15	2.9215	2.8754	2.8306	2.7870	2.7034	2.6241
	20	2.9086	2.8628	2.8183	2.7749	2.6919	2.6131
	25	2.8936	2.8492	2.8052	2.7622	2.6797	2.6015
	30	2.8773	2.8322	2.7884	2.7457	2.6640	2.5864
	35	2.8629	2.8182	2.7746	2.7323	2.6511	2.5741
	40	2.8511	2.8066	2.7634	2.7213	2.6406	2.5641
	45	2.8287	2.7848	2.7422	2.7006	2.6210	2.5454
	50	2.7824	2.7397	2.6981	2.6576	2.5799	2.5060
	55	2.7296	2.6881	2.6476	2.6082	2.5327	2.4609
	60	2.6712	2.6311	2.5919	2.5539	2.4808	2.4113
	65	2.5804	2.5424	2.5054	2.4694	2.4000	2.3341
	70	2.4506	2.4156	2.3814	2.3481	2.2842	2.2232
	75	2.2639	2.2332	2.2031	2.1738	2.1174	2.0636
	80	1.9419	1.9180	1.8945	1.8716	1.8274	1.7850
	85	1.5366	1.5196	1.5029	1.4866	1.4550	1.4246
86	16	2.7247	2.6838	2.6439	2.6052	2.5306	2.4598
	21	2.7144	2.6737	2.6341	2.5955	2.5214	2.4509
	26	2.6989	2.6602	2.6208	2.5826	2.5090	2.4390
	31	2.6852	2.6452	2.6062	2.5682	2.4952	2.4258
	36	2.6735	2.6337	2.5949	2.5572	2.4846	2.4156
	41	2.6625	2.6230	2.5844	2.5470	2.4749	2.4063
	46	2.6404	2.6015	2.5634	2.5265	2.4554	2.3877
	51	2.5945	2.5565	2.5195	2.4834	2.4141	2.3481
	56	2.5480	2.5110	2.4749	2.4399	2.3723	2.3080
	61	2.4939	2.4582	2.4233	2.3893	2.3240	2.2617
	66	2.4056	2.3717	2.3389	2.3066	2.2447	2.1857
	71	2.2809	2.2498	2.2194	2.1898	2.1327	2.0781
	76	2.0984	2.0712	2.0446	2.0187	1.9686	1.9207
	81	1.7756	1.7547	1.7343	1.7142	1.6756	1.6384
	86	1.4122	1.3972	1.3824	1.3680	1.3399	1.3128
87	17	2.5542	2.5179	2.4825	2.4480	2.3816	2.3182
	22	2.5453	2.5092	2.4740	2.4397	2.3735	2.3105
	27	2.5301	2.4964	2.4614	2.4274	2.3617	2.2991
	32	2.5193	2.4837	2.4490	2.4152	2.3500	2.2878
	37	2.5089	2.4735	2.4390	2.4053	2.3405	2.2787
	42	2.4983	2.4635	2.4292	2.3958	2.3314	2.2700
	47	2.4762	2.4416	2.4078	2.3749	2.3113	2.2508
	52	2.4328	2.3991	2.3661	2.3339	2.2720	2.2129
	57	2.3914	2.3585	2.3263	2.2950	2.2346	2.1769
	62	2.3395	2.3077	2.2766	2.2463	2.1878	2.1320
	67	2.2549	2.2249	2.1955	2.1668	2.1114	2.0585
	72	2.1364	2.1086	2.0815	2.0551	2.0040	1.9551
	77	1.9556	1.9316	1.9080	1.8850	1.8405	1.7978
	82	1.6309	1.6127	1.5947	1.5773	1.5433	1.5106
	87	1.3191	1.3056	1.2923	1.2793	1.2540	1.2295

TABLE V.

Showing the Values of Annuities on Two Joint Lives, according to the rate of mortality among the members of the Equitable.

Age.		2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	6 per Cent.
Older.	Younger.						
88	18	2.3925	2.3606	2.3295	2.2991	2.2404	2.1842
	23	2.3852	2.3534	2.3224	2.2922	2.2337	2.1778
	28	2.3699	2.3412	2.3103	2.2803	2.2223	2.1668
	33	2.3624	2.3311	2.3005	2.2706	2.2129	2.1578
	38	2.3534	2.3222	2.2915	2.2621	2.2048	2.1498
	43	2.3424	2.3115	2.2812	2.2517	2.1948	2.1402
	48	2.3205	2.2900	2.2602	2.2312	2.1750	2.1212
	53	2.2811	2.2514	2.2223	2.1939	2.1390	2.0865
	58	2.2440	2.2148	2.1864	2.1587	2.1051	2.0537
	63	2.1942	2.1661	2.1386	2.1118	2.0599	2.0102
	68	2.1142	2.0876	2.0615	2.0361	1.9869	1.9398
	73	2.0006	1.9762	1.9521	1.9288	1.8833	1.8398
	78	1.8196	1.7985	1.7777	1.7575	1.7182	1.6805
	83	1.5025	1.4866	1.4709	1.4556	1.4258	1.3970
	88	1.2441	1.2319	1.2199	1.2081	1.1852	1.1631
89	19	2.2225	2 1950	2.1680	2.1419	2.0911	2.0424
	24	2.2157	2.1884	2.1617	2.1355	2.0850	2.0364
	29	2.2010	2.1777	2.1511	2.1252	2.0749	2.0267
	34	2.1964	2.1694	2.1430	2.1172	2.0672	2.0192
	39	2.1891	2.1622	2.1359	2.1102	2.0605	2.0127
	44	2.1782	2.1515	2.1254	2.0999	2.0505	2.0031
	49	2.1565	2.1302	2.1045	2.0794	2.0307	1.9840
	54	2.1235	2.0978	2.0726	2.0480	2.0004	1.9546
	59	2.0896	2.0644	2.0399	2.0158	1.9692	1.9244
	64	2.0425	2.0181	1.9944	1.9711	1.9259	1.8826
	69	1.9685	1.9454	1.9229	1.9008	1.8579	1.8167
	74	1.8635	1.8423	1.8214	1.8010	1.7614	1.7232
	79	1.6819	1.6637	1.6458	1.6283	1.5942	1.5614
	84	1.3823	1.3685	1.3549	1.3416	1.3157	1.2907
	89	1.1747	1.1638	1.1532	1.1427	1.1222	1.1025
90	20	1.9967	1.9762	1.9541	1.9324	1.8904	1.8499
	25	1.9926	1.9702	1.9481	1.9266	1.8847	1.8444
	30	1.9785	1.9613	1.9394	1.9180	1.8764	1.8363
	35	1.9762	1.9540	1.9323	1.9109	1.8695	1.8296
	40	1.9709	1.9488	1.9266	1.9058	1.8646	1.8249
	45	1.9614	1.9395	1.9180	1.8969	1.8559	1.8164
	50	1.9398	1.9182	1.8970	1.8762	1.8358	1.7970
	55	1.9132	1.8920	1.8712	1.8507	1.8112	1.7730
	60	1.8854	1.8646	1.8442	1.8242	1.7854	1.7480
	65	1.8417	1.8217	1.8020	1.7826	1.7450	1.7088
	70	1.7771	1.7580	1.7392	1.7208	1.6851	1.6506
	75	1.6839	1.6662	1.6488	1.6317	1.5986	1.5666
	80	1.5080	1.4930	1.4782	1.4636	1.4353	1.4079
	85	1.2416	1.2300	1.2186	1.2074	1.1856	1.1644
	90	1.0590	1.0500	1.0411	1.0322	1.0150	.9984

TABLE VI.

Showing the Present Value of a Deferred Annuity of £1 on a Single Life, according to the rate of mortality among the members of the Equitable, reckoning Interest at 3½ per Cent.

Present Age.	When the Annuity is to commence at the Age of						Present Age.
	50	55	60	65	70	75	
21	3.596	2.448	1.591	.971	542	.265	21
22	3.747	2.551	1.658	1.012	.564	.276	22
23	3.906	2.659	1.728	1.055	.588	.288	23
24	4.072	2.772	1.802	1.099	.613	.300	24
25	4.247	2.891	1.879	1.147	.640	.313	25
26	4.430	3.015	1.960	1.196	.667	.326	26
27	4.622	3.146	2.045	1.248	.696	.340	27
28	4.825	3.284	2.135	1.303	.727	.355	28
29	5.039	3.430	2.230	1.361	.759	.371	29
30	5.266	3.585	2.330	1.422	.793	.388	30
31	5.503	3.746	2.435	1.486	.829	.405	31
32	5.754	3.917	2.546	1.553	.867	.424	32
33	6.019	4.097	2.663	1.625	.907	.443	33
34	6.297	4.287	2.786	1.700	.948	.464	34
35	6.589	4.485	2.915	1.779	.992	.485	35
36	6.898	4.695	3.052	1.863	1.039	.508	36
37	7.222	4.916	3.195	1.950	1.088	.532	37
38	7.566	5.151	3.348	2.043	1.140	.557	38
39	7.928	5.397	3.508	2.141	1.194	.584	39
40	8.308	5.656	3.676	2.243	1.251	.612	40
41		5.928	3.853	2.351	1.312	.641	41
42		6.214	4.039	2.465	1.375	.672	42
43		6.515	4.235	2.584	1.442	.705	43
44		6.835	4.443	2.711	1.512	.739	44
45		7.176	4.664	2.846	1.588	.776	45
46			4.897	2.989	1.667	.815	46
47			5.144	3.139	1.751	.856	47
48			5.406	3.299	1.840	.900	48
49			5.686	3.470	1.936	.946	49
50			5.986	3.653	2.038	.996	50
51				3.850	2.148	1.050	51
52				4.064	2.267	1.108	52
53				4.296	2.397	1.172	53
54				4.549	2.537	1.240	54
55				4.819	2.688	1.314	55
56					2.851	1.394	56
57					3.027	1.480	57
58					3.218	1.573	58
59					3.426	1.675	59
60					3.653	1.786	60
61						1.906	61
62						2.036	62
63						2.179	63
64						2.336	64
65						2.510	65

TABLE VII.

Showing the Annual Premium, payable at the beginning of the year, equivalent to a Deferred Annuity of £1 on a Single Life, by the Equitable Table, reckoning Interest at 3½ per Cent.

Present Age.	When the Annuity is to commence at the Age of						Present Age.
	50	55	60	65	70	75	
21	.2140	.1360	.0842	.0497	.0271	.0130	21
22	.2275	.1440	.0889	.0523	.0285	.0137	22
23	.2422	.1526	.0939	.0552	.0300	.0144	23
24	.2582	.1619	.0993	.0582	.0316	.0152	24
25	.2757	.1719	.1051	.0615	.0333	.0160	25
26	.2949	.1828	.1114	.0650	.0352	.0168	26
27	.3159	.1946	.1181	.0687	.0371	.0177	27
28	.3391	.2074	.1253	.0727	.0392	.0187	28
29	.3647	.2214	.1331	.0770	.0415	.0198	29
30	.3932	.2367	.1416	.0817	.0439	.0209	30
31	.4249	.2534	.1507	.0866	.0464	.0221	31
32	.4604	.2718	.1607	.0920	.0492	.0233	32
33	.5005	.2921	.1715	.0979	.0522	.0247	33
34	.5459	.3144	.1833	.1040	.0553	.0262	34
35	.5977	.3394	.1962	.1108	.0588	.0278	35
36	.6573	.3671	.2103	.1182	.0625	.0295	36
37	.7266	.3983	.2259	.1262	.0666	.0313	37
38	.8078	.4334	.2431	.1349	.0708	.0333	38
39	.9043	.4732	.2621	.1444	.0755	.0354	39
40	1.0206	.5187	.2833	.1549	.0806	.0377	40
41		.5711	.3070	.1664	.0861	.0402	41
42		.6319	.3335	.1791	.0922	.0429	42
43		.7035	.3635	.1931	.0988	.0458	43
44		.7887	.3977	.2086	.1060	.0490	44
45		.8915	.4368	.2261	.1140	.0525	45
46			.4819	.2456	.1229	.0563	46
47			.5345	.2676	.1326	.0604	47
48			.5965	.2925	.1435	.0650	48
49			.6705	.3209	.1556	.0701	49
50			.7601	.3537	.1692	.0757	50
51				.3916	.1846	.0819	51
52				.4359	.2019	.0885	52
53				.4883	.2216	.0966	53
54				.5509	.2442	.1053	54
55				.6268	.2702	.1150	55
56					.3004	.1261	56
57					.3358	.1386	57
58					.3778	.1529	58
59					.4280	.1694	59
60					.4891	.1884	60
61						.2107	61
62						.2369	62
63						.2681	63
64						.3058	64
65						.3518	65

TABLE VIII.

Showing the Premium, Single or Annual, equivalent to a Survivorship Annuity of £1 on an Assigned Life *A*, after the extinction of another Life *B*, according to the rate of mortality among the members of the Equitable, reckoning Interest at 3½ per Cent.

Age of *A*.	Age of *B*.	Single Premium.	Annual Premium	Age of *A*.	Age of *B*.	Single Premium.	Annual Premium.
10	10	2.9159	.14922	25	10	2.0474	.11478
	15	3.4569	.18194		15	2.4559	.14090
	20	4.0089	.21730		20	2.8712	.16875
	25	4.6191	.25895		25	3.3388	.20178
	30	5.2870	.30793		30	3.8628	.24109
	35	6.0082	.36528		35	4.4424	.28767
	40	6.8358	.43760		40	5.1297	.34765
	45	7.8426	.53664		45	5.9974	.43185
	50	9.0150	.67067		50	7.0388	.54792
	55	10.2069	.83322		55	8.1146	.68940
	60	11.4595	1.0420		60	9.2630	.87205
	65	12.8454	1.3365		65	10.5536	1.1309
	70	14.2949	1.7514		70	11.9199	1.4965
	75	15.7831	2.3649		75	13.3383	2.0374
	80	17.3289	3.3793		80	14.8299	2.9335
15	10	2.6125	.13750	30	10	1.7819	.10378
	15	3.1097	.16806		15	2.1466	.12773
	20	3.6176	.20103		20	2.5144	.15297
	25	4.1832	.24001		25	2.9294	.18283
	30	4.8073	.28606		30	3.3968	.21837
	35	5.4857	.34016		35	3.9175	.26057
	40	6.2709	.40875		40	4.5452	.31549
	45	7.2354	.50326		45	5.3536	.39370
	50	8.3674	.63174		50	6.3381	.50248
	55	9.5228	.78768		55	7.3646	.63558
	60	10.7415	.98810		60	8.4702	.80811
	65	12.0956	1.2709		65	9.7241	1.0536
	70	13.5173	1.6698		70	11.0604	1.4016
	75	14.9820	2.2596		75	12.4544	1.9168
	80	16 5097	3.2355		80	13.9262	2.7711
20	10	2.3250	.12603	35	10	1.5294	.09298
	15	2.7781	.15438		15	1.8513	.11479
	20	3.2405	.18483		20	2.1728	.13747
	25	3.7590	.22093		25	2.5353	.16417
	30	4.3356	.26376		30	2.9438	.19580
	35	4.9677	.31430		35	3.4007	.23328
	40	5.7073	.37883		40	3.9608	.28256
	45	6.6270	.46847		45	4.7001	.35398
	50	7.7167	.59103		50	5.6182	.45455
	55	8.8351	.74009		55	6.5861	.57814
	60	10.0206	.93102		60	7.6407	.73914
	65	11.3442	1.2031		65	8.8512	.96980
	70	12.7391	1.5857		70	10.1539	1.2978
	75	14.1818	2.1516		75	11.5231	1.7852
	80	15 6928	3.0891		80	12.9771	2.5949

TABLE VIII.

Showing the Premium, Single or Annual, equivalent to a Survivorship Annuity of £1 on an Assigned Life *A*, after the extinction of another Life *B*, according to the rate of mortality among the members of the Equitable, reckoning Interest at 3½ per Cent.

Age of *A*.	Age of *B*.	Single Premium.	Annual Premium.	Age of *A*.	Age of *B*.	Single Premium.	Annual Premium.
40	10	1.2872	.08240	55	10	.6482	.05291
	15	1.5667	.10212		15	.8085	.06688
	20	1.8426	.12230		20	.9603	.08045
	25	2.1528	.14589		25	1.1276	.09580
	30	2.5017	.17365		30	1.3110	.11315
	35	2.8910	.20624		35	1.5062	.13222
	40	3.3752	.24940		40	1.7543	.15742
	45	4.0331	.31325		45	2.1254	.19730
	50	4.8700	.40454		50	2.6408	.25745
	55	5.7644	.51727		55	3.2152	.33205
	60	6.7532	.66501		60	3.8920	.43215
	65	7.9081	.87866		65	4.7492	.58280
	70	9.1799	1.1878		70	5.7469	.80363
	75	10.4983	1.6378		75	6.8688	1.1392
	80	11.9303	2.3967		80	8.1365	1.7088
45	10	1.0540	.07212	60	10	.4840	.04401
	15	1.2912	.08981		15	.6104	.05615
	20	1.5223	.10761		20	.7290	.06780
	25	1.7805	.12820		25	.8592	.08089
	30	2.0701	.15223		30	.9998	.09539
	35	2.3903	.18002		35	1.1440	.11067
	40	2.7931	.21694		40	1.3263	.13061
	45	3.3568	.27265		45	1.6104	.16315
	50	4.0946	.35379		50	2.0185	.21331
	55	4.8955	.45443		55	2.4752	.27483
	60	5.7973	.58731		60	3.0229	.35738
	65	6.8708	.78100		65	3.7460	.48427
	70	8.0595	1.0593		70	4.6200	.67334
	75	9.3407	1.4756		75	5.6372	.96460
	80	10.7337	2.1752		80	6.8242	1.4653
50	10	.8369	.06226	65	10	.3422	.03560
	15	1.0337	.07805		15	.4368	.04590
	20	1.2225	.09363		20	.5249	.05567
	25	1.4324	.11155		25	.6221	.06667
	30	1.6651	.13201		30	.7260	.07868
	35	1.9189	.15525		35	.8268	.09059
	40	2.2405	.18611		40	.9535	.10594
	45	2.7051	.23373		45	1.1562	.13143
	50	3.3311	.30428		50	1.4627	.17227
	55	4.0214	.39205		55	1.8047	.22146
	60	4.8159	.50893		60	2.2183	.28678
	65	5.7878	.68165		65	2.7873	.38895
	70	6.8869	.93170		70	3.5063	.54384
	75	8.0929	1.3083		75	4.3832	.78687
	80	9.4258	1.9424		80	5.4556	1.2129

TABLE VIII.

Showing the Premium, Single or Annual, equivalent to a Survivorship Annuity of £1 on an Assigned Life *A*, after the extinction of another Life *B*, according to the rate of mortality among the members of the Equitable, reckoning Interest at 3½ per Cent.

Age of *A*.	Age of *B*.	Single Premium.	Annual Premium.
70	10	.2275	.02787
	15	.2943	.03636
	20	.3556	.04426
	25	.4242	.05326
	30	.4981	.06312
	35	.5659	.07225
	40	.6611	.08554
	45	.7807	.10261
	50	.9976	.13496
	55	1.2382	.17314
	60	1.5281	.22271
	65	1.9421	.30123
	70	2.4875	.42143
	75	3.1921	.61419
	80	4.1141	.96230
75	10	.1396	.02092
	15	.1829	.02759
	20	.2222	.03371
	25	.2665	.04071
	30	.3160	.04864
	35	.3584	.05552
	40	.4034	.06293
	45	.4858	.07678
	50	.6275	.10144
	55	.7840	.13003
	60	.9692	.16584
	65	1.2429	.22313
	70	1.6160	.31093
	75	2.1234	.45276
	80	2.8523	.72010
80	10	.0763	.01486
	15	.1014	.01987
	20	.1240	.02441
	25	.1489	.02945
	30	.1786	.03554
	35	.2032	.04063
	40	.2262	.04544
	45	.2696	.05464
	50	.3512	.07237
	55	.4425	.09293
	60	.5470	.11746
	65	.7061	.15099
	70	.9288	.21725
	75	1.2431	.31384
	80	1.7393	.50200

TABLE IX.

Showing the Average Value of £1 to be received at the end of the year in which an Assigned Life may fail, estimating the rate of mortality by the experience of the Equitable.

Age.	4 per Cent.	5 per Cent.	6 per Cent.	Age.	4 per Cent.	5 per Cent.	6 per Cent.
10	.20590	.15562	.12211	54	.51535	.44860	.39424
11	.21109	.16014	.12605	55	.52505	.45860	.40421
12	.21649	.16491	.13024	56	.53485	.46873	.41435
13	.22184	.16963	.13437	57	.54474	.47900	.42468
14	.22741	.17459	.13876	58	.55472	.48941	.43518
15	.23294	.17950	.14310	59	.56478	.49995	.44585
16	.23843	.18438	.14740	60	.57492	.51060	.45668
17	.24387	.18921	.15165	61	.58540	.52170	.46802
18	.24927	.19399	.15585	62	.59625	.53326	.47992
19	.25462	.19872	.15999	63	.60721	.54499	.49204
20	.25990	.20339	.16406	64	.61827	.55688	.50439
21	.26542	.20829	.16838	65	.62942	.56892	.51695
22	.27115	.21343	.17294	66	.64064	.58110	.52971
23	.27685	.21854	.17746	67	.65193	.59341	.54265
24	.28278	.22390	.18224	68	.66325	.60581	.55566
25	.28869	.22924	.18699	69	.67459	.61828	.56896
26	.29483	.23484	.19203	70	.68590	.63077	.58225
27	.30096	.24043	.19704	71	.69744	.64358	.59597
28	.30707	.24600	.20203	72	.70890	.65636	.60968
29	.31315	.25154	.20699	73	.72053	.66939	.62374
30	.31920	.25705	.21192	74	.73198	.68227	.63769
31	.32550	.26283	.21713	75	.74348	.69525	.65182
32	.33177	.26859	.22231	76	.75532	.70871	.66653
33	.33803	.27432	.22745	77	.76717	.72224	.68139
34	.34452	.28033	.23288	78	.77929	.73615	.69677
35	.35128	.28662	.23860	79	.79129	.75000	.71214
36	.35802	.29291	.24432	80	.80302	.76360	.72729
37	.36504	.29950	.25036	81	.81425	.77665	.74188
38	.37207	.30610	.25641	82	.82505	.78927	.75605
39	.37937	.31300	.26279	83	.83506	.80099	.76925
40	.38696	.32025	.26952	84	.84419	.81170	.78134
41	.39486	.32785	.27663	85	.85235	.82130	.79219
42	.40309	.33581	.28415	86	.85947	.82966	.80164
43	.41165	.34418	.29211	87	.86564	.83699	.80981
44	.42030	.35267	.30021	88	.87151	.84337	.81757
45	.42905	.36128	.30845	89	.87773	.85110	.82583
46	.43816	.37031	.31717	90	.88602	.86093	.83703
47	.44765	.37981	.32640	91	.89582	.87262	.85044
48	.45727	.38949	.33585	92	.90697	.88601	.86588
49	.46705	.39936	.34555	93	.91829	.89966	.88168
50	.47698	.40944	.35548	94	.92971	.91350	.89779
51	.48679	.41942	.36534	95	.94115	.92743	.91406
52	.49646	.42929	.37511	96	.95229	.94104	.93005
53	.50597	.43902	.38475	97	.96154	.95238	.94340

TABLE X.

Showing the Rate of Mortality, and the Average Duration of Human Life, at the Town of Northampton.

Age.	Number living. D	Decrement.	Sum of the living at all higher ages. N	Expectation of life.	Age.	Number living. D	Decrement.	Sum of the living at all higher ages. N	Expectation of life.
- -	- - -	- -	299198	- - -	48	3014	78	55778	19.00
0	11650	3000	287548	25.18	49	2936	79	52842	18.49
1	8650	1367	278898	32.74	50	2857	81	49985	17.99
2	7283	502	271615	37.79	51	2776	82	47209	17.50
3	6781	335	264834	39.55	52	2694	82	44515	17.02
4	6446	197	258388	40.58	53	2612	82	41903	16.54
5	6249	184	252139	40.84	54	2530	82	39373	16.06
6	6065	140	246074	41.07	55	2448	82	36925	15.58
7	5925	110	240149	41.03	56	2366	82	34559	15.10
8	5815	80	234334	40.79	57	2284	82	32275	14.63
9	5735	60	228599	40.36	58	2202	82	30073	14.15
10	5675	52	222924	39.78	59	2120	82	27953	13.68
11	5623	50	217301	39.14	60	2038	82	25915	13.21
12	5573	50	211728	38.49	61	1956	82	23959	12.75
13	5523	50	206205	37.83	62	1874	81	22085	12.28
14	5473	50	200732	37.17	63	1793	81	20292	11.81
15	5423	50	195309	36.51	64	1712	80	18580	11.35
16	5373	53	189936	35.85	65	1632	80	16948	10.88
17	5320	58	184616	35.20	66	1552	80	15396	10.42
18	5262	63	179354	34.58	67	1472	80	13924	9.96
19	5199	67	174155	33.99	68	1392	80	12532	9.50
20	5132	72	169023	33.43	69	1312	80	11220	9.05
21	5060	75	163963	32.90	70	1232	80	9988	8.60
22	4985	75	158978	32.39	71	1152	80	8836	8.17
23	4910	75	154068	31.88	72	1072	80	7764	7.74
24	4835	75	149233	31.36	73	992	80	6772	7.33
25	4760	75	144473	30.85	74	912	80	5860	6.92
26	4685	75	139788	30.33	75	832	80	5028	6.54
27	4610	75	135178	29.82	76	752	77	4276	6.18
28	4535	75	130643	29.30	77	675	73	3601	5.83
29	4460	75	126183	28.79	78	602	68	2999	5.48
30	4385	75	121798	28.27	79	534	65	2465	5.11
31	4310	75	117488	27.76	80	469	63	1996	4.75
32	4235	75	113253	27.24	81	406	60	1590	4.41
33	4160	75	109093	26.72	82	346	57	1244	4.09
34	4085	75	105008	26.20	83	289	55	955	3.80
35	4010	75	100998	25.68	84	234	48	721	3.58
36	3935	75	97063	25.16	85	186	41	535	3.37
37	3860	75	93203	24.64	86	145	34	390	3.19
38	3785	75	89418	24.12	87	111	28	279	3.01
39	3710	75	85708	23.60	88	83	21	196	2.86
40	3635	76	82073	23.08	89	62	16	134	2.66
41	3559	77	78514	22.56	90	46	12	88	2.41
42	3482	78	75032	22.04	91	34	10	54	2.09
43	3404	78	71628	21.54	92	24	8	30	1.75
44	3326	78	68302	21.03	93	16	7	14	1.37
45	3248	78	65054	20.52	94	9	5	5	1.05
46	3170	78	61884	20.02	95	4	3	1	0.75
47	3092	78	58792	19.51	96	1	1	0	0.50

TABLE XI.

Showing the Logarithms of the number living at each age in the Northampton Table, and of the proportion of that number which may be expected to survive one year.

Age.	Log. N° living.	λ, a.	Age.	Log. N° living.	λ, a.
0	4.0663259	$\bar{1}$.8706902	48	3.4791432	$\bar{1}$.9886129
1	3.9370161	.9252942	49	3.4677561	.9881541
2	3.8623103	.9689834	50	3.4559102	.9875093
3	3.8312937	.9779966	51	3.4434195	.9869781
4	3.8092903	.9865202	52	3.4303976	.9865756
5	3.7958105	.9870203	53	3.4169732	.9861473
6	3.7828308	.9898575	54	3.4031205	.9856909
7	3.7726883	.9918614	55	3.3888114	.9852033
8	3.7645497	.9939837	56	3.3740147	.9846814
9	3.7585334	.9954325	57	3.3586961	.9841212
10	3.7539659	.9960022	58	3.3428173	.9835186
11	3.7499681	.9961209	59	3.3263359	.9828683
12	3.7460890	.9960860	60	3.3092042	.9821647
13	3.7421750	.9960504	61	3.2913689	.9814007
14	3.7382254	.9960142	62	3.2727696	.9808107
15	3.7342396	.9959772	63	3.2535803	.9799235
16	3.7302168	.9956948	64	3.2335038	.9792164
17	3.7259116	.9952392	65	3.2127202	.9781715
18	3.7211508	.9947690	66	3.1908917	.9770161
19	3.7159198	.9943668	67	3.1679078	.9757314
20	3.7102866	.9938639	68	3.1436392	.9742946
21	3.7041505	.9935147	69	3.1179338	.9726769
22	3.6976652	.9934163	70	3.0906107	.9708418
23	3.6910815	.9933150	71	3.0614525	.9687423
24	3.6843965	.9932105	72	3 0301948	.9663169
25	3.6776070	.9931026	73	2.9965117	.9634831
26	3.6707096	.9929913	74	2.9599948	.9601285
27	3.6637009	.9928764	75	2.9201233	.9560945
28	3.6565773	.9927576	76	2.8762178	.9530860
29	3.6493349	.9926347	77	2.8293038	.9502927
30	3.6419696	.9925077	78	2.7795965	.9479448
31	3.6344773	.9923761	79	2.7275413	.9463[illegible]
32	3.6268534	.9922399	80	2.6711728	.9373532
33	3.6190933	.9920988	81	2.6085260	.9305501
34	3.6111921	.9919523	82	2.5390761	.9218217
35	3.6031444	.9918003	83	2.4608978	.9083181
36	3.5949447	.9916426	84	2.3692159	.9002970
37	3.5865873	.9914786	85	2.2695129	.8918551
38	3.5780659	.9913080	86	2.1613680	.8839550
39	3.5693739	.9911305	87	2.0453230	.8737551
40	3.5605044	.9908236	88	1.9190781	.8733136
41	3.5513280	.9905008	89	1.7923917	.8703661
42	3.5418288	.9901608	90	1.6627578	.8687211
43	3.5319896	.9899326	91	1.5314789	.8487323
44	3.5219222	.9896938	92	1.3802112	.8239088
45	3.5116160	.9894433	93	1.2041200	.7501225
46	3.5010593	.9891802	94	0.9542425	.6478175
47	3.4902395	.9889037	95	0.6020600	.3979400

TABLE XII.

Shewing, out of the number entering upon any year, the proportion which die within that year, or survive it, according to the Northampton rate of mortality.

Age.	Proportion which die.	Proportion which survive.	Reciprocal of ditto.	Age.	Proportion which die.	Proportion which survive.	Reciprocal of ditto.
0	.257511	.742489	1.34682	48	.025879	.974121	1.02656
1	.158035	.841965	1.18770	49	.026908	.973092	1.02765
2	.068928	.931072	1.07402	50	.028351	.971649	1.02918
3	.049403	.950597	1.05197	51	.029539	.970461	1.03044
4	.030562	.969438	1.03152	52	.030438	.969562	1.03139
5	.029445	.970555	1.03034	53	.031394	.968606	1.03241
6	.023084	.976916	1.02363	54	.032411	.967589	1.03350
7	.018565	.981435	1.01891	55	.033497	.966503	1.03466
8	.013757	.986243	1.01395	56	.034658	.965342	1.03590
9	.010462	.989538	1.01057	57	.035902	.964098	1.03723
10	.009163	.990837	1.00925	58	.037239	.962761	1.03868
11	.008892	.991108	1.00897	59	.038679	.961321	1.04024
12	.008972	.991028	1.00905	60	.040235	.959765	1.04192
13	.008853	.990947	1.00914	61	.041922	.958078	1.04375
14	.009136	.990864	1.00921	62	.043223	.956777	1.04518
15	.009220	.990780	1.00930	63	.045176	.954824	1.04731
16	.009864	.990136	1.00996	64	.046729	.953271	1.04902
17	.010902	.989098	1.01102	65	.049020	.950980	1.05155
18	.011972	.988028	1.01212	66	.051546	.948454	1.05434
19	.012887	.987113	1.01305	67	.054348	.945652	1.05747
20	.014030	.985970	1.01423	68	.057471	.942529	1.06097
21	.014822	.985178	1.01505	69	.060975	.939025	1.06493
22	.015045	.984955	1.01527	70	.064935	.935065	1.06944
23	.015275	.984725	1.01551	71	.069444	.930556	1.07463
24	.015512	.984488	1.01576	72	.074627	.925373	1.08064
25	.015756	.984244	1.01601	73	.080645	.919355	1.08772
26	.016009	.983991	1.01627	74	.087719	.912281	1.09615
27	.016269	.983731	1.01654	75	.096154	.903846	1.10638
28	.016538	.983462	1.01682	76	.102393	.897607	1.11407
29	.016816	.983184	1.01710	77	.108148	.891852	1.12126
30	.017104	.982896	1.01740	78	.112957	.887043	1.12734
31	.017401	.982599	1.01771	79	.121723	.878277	1.13859
32	.017710	.982290	1.01803	80	.134328	.865672	1.15517
33	.018029	.981971	1.01836	81	.147783	.852217	1.17341
34	.018360	.981640	1.01870	82	.164740	.835260	1.19723
35	.018704	.981296	1.01906	83	.190311	.809689	1.23504
36	.019060	.980940	1.01943	84	.205128	.794872	1.25806
37	.019430	.980570	1.01981	85	.220430	.779570	1.28276
38	.019815	.980185	1.02022	86	.234483	.765517	1.30634
39	.020216	.979784	1.02063	87	.252252	.747748	1.33735
40	.020908	.979092	1.02135	88	.253012	.746988	1.33871
41	.021635	.978365	1.02211	89	.258065	.741935	1.34783
42	.022401	.977599	1.02291	90	.260869	.739131	1.35294
43	.022914	.977086	1.02345	91	.294118	.705882	1.41667
44	.023452	.976548	1.02401	92	.333333	.666667	1.50000
45	.024015	.975985	1.02461	93	.437500	.562500	1.77778
46	.024606	.975394	1.02523	94	.555556	.444444	2.25000
47	.025227	.974773	1.02588	95	.750000	.250000	4.00000

TABLE XIII.

Being a preparatory Table for determining the Values of Annuities, &c. on Single Lives, according to the Northampton rate of mortality.

(4 per Cent.)

Age.	D	N	Age.	D	N
	- - -	131970.4425	48	458.7150	5360.3419
0	11650.0000	120320.4425	49	429.6574	4930.6845
1	8317.3076	112003.1349	50	402.0159	4528.6686
2	6733.5429	105269.5920	51	375.5944	4153.0742
3	6028.2843	99241.3077	52	350.4804	3802.5938
4	5510.0677	93731.2400	53	326.7429	3475.8509
5	5136.2225	88595.0175	54	304.3128	3171.5381
6	4793.2576	83801.7599	55	283.1246	2888.4135
7	4502.5130	79299.2469	56	263.1162	2625.2973
8	4248.9636	75050.2833	57	244.2281	2381.0692
9	4029.3349	71020.9484	58	226.4038	2154.6654
10	3833.8267	67187.1217	59	209.5891	1945.0763
11	3652.5935	63534.5282	60	193.7331	1751.3432
12	3480.8794	60053.6488	61	178.7866	1572.5566
13	3316.9707	56736.6781	62	164.7033	1407.8533
14	3160.5211	53576.1570	63	151.5234	1256.3299
15	3011.1994	50564.9576	64	139.1137	1117.2162
16	2868.6886	47696.2690	65	127.5126	989.7036
17	2731.1458	44965.1232	66	116.5980	873.1056
18	2597.4711	42367.6521	67	106.3345	766.7711
19	2467.6659	39899.9862	68	96.6878	670.0833
20	2342.1779	37557.8083	69	87.6261	582.4572
21	2220.4980	35337.3103	70	79.1183	503.3389
22	2103.4476	33233.8627	71	71.1353	432.2036
23	1992.1163	31241.7464	72	63.6494	368.5543
24	1886.2372	29355.5092	73	56.6341	311.9202
25	1785.5560	27569.9532	74	50.0642	261.8559
26	1689.8289	25880.1243	75	43.9160	217.9399
27	1598.8244	24281.2999	76	38.1667	179.7733
28	1512.3203	22768.9796	77	32.9410	146.8323
29	1430.1053	21338.8743	78	28.2485	118.5837
30	1351.9773	19986.8970	79	24.0939	94.48981
31	1277.7437	18709.1533	80	20.3472	74.14256
32	1207.2204	17501.9329	81	16.9366	57.20599
33	1140.2317	16361.7012	82	13.8785	43.32749
34	1076.6104	15285.0908	83	11.1463	32.18120
35	1016.1961	14268.8947	84	8.67791	23.50329
36	958.8363	13310.0584	85	6.63253	16.87076
37	904.3858	12405.6726	86	4.97166	11.89910
38	852.7053	11552.9673	87	3.65951	8.23960
39	803.6624	10749.3049	88	2.63114	5.60846
40	757.1306	9992.1743	89	1.88984	3.71862
41	712.7891	9279.3852	90	1.34821	2.37041
42	670.5458	8608.8394	91	.958175	1.41223
43	630.3125	7978.5269	92	.650345	.761890
44	592.1821	7386.3448	93	.416888	.345003
45	556.0523	6830.2925	94	.225480	.119522
46	521.8259	6308.4666	95	.096359	.023163
47	489.4097	5819.0569	96	.023163	.000000

TABLE XIII.

Being a preparatory Table for determining the Values of Annuities, &c. on Single Lives, according to the Northampton rate of mortality.

(3 per Cent.)

Age.	D	N	S	M	R
		154597.351	2874184.7		
0	11650.000	142947.351	2719587.3	7147.166	70883.26
1	8398.058	134549.293	2576639.9	4234.544	63736.09
2	6864.926	127684.367	2442090.7	2946.015	59501.55
3	6205.576	121478.791	2314406.3	2486.614	56555.53
4	5727.188	115751.604	2192927.5	2188.971	54068.92
5	5390.442	110361.161	2077175.9	2019.037	51879.95
6	5079.342	105281.819	1966814.7	1864.940	49860.91
7	4817.567	100464.252	1861532.9	1751.107	47995.97
8	4590.415	95873.837	1761068.7	1664.272	46244.87
9	4395.400	91478.437	1665194.8	1602.958	44580.59
10	4222.733	87255.705	1573716.4	1558.313	42977.64
11	4062.175	83193.530	1486460.7	1520.747	41419.32
12	3908.790	79284.740	1403267.2	1485.678	39898.58
13	3760.894	75523.846	1323982.4	1451.630	38412.90
14	3618.298	71905.548	1248458.6	1418.574	36961.27
15	3480.817	68424.731	1176553.0	1386.481	35542.69
16	3348.276	65076.455	1108128.3	1355.323	34156.21
17	3218.688	61857.767	1043051.8	1323.257	32800.89
18	3090.870	58766.897	981194.1	1289.188	31477.63
19	2964.917	55801.980	922427.2	1253.260	30188.44
20	2841.464	52960.516	866625.2	1216.164	28935.18
21	2719.999	50240.516	813664.7	1177.460	27719.02
22	2601.634	47638.882	763424.2	1138.318	26541.56
23	2487.856	45151.026	715785.3	1100.317	25403.24
24	2378.500	42772.526	670634.3	1063.422	24302.93
25	2273.402	40499.124	627861.7	1027.601	23239.50
26	2172.410	38326.714	587362.6	992.8241	22211.90
27	2075.372	36251.343	549035.9	959.0599	21219.08
28	1982.143	34269.199	512784.5	926.2791	20260.02
29	1892.585	32376.615	478515.3	894.4531	19333.74
30	1806.562	30570.053	446138.7	863.5541	18439.29
31	1723.945	28846.108	415568.7	833.5551	17575.73
32	1644.607	27201.501	386722.6	804.4298	16742.18
33	1568.429	25633.072	359521.1	776.1528	15937.75
34	1495.293	24137.779	333888.0	748.6994	15161.59
35	1425.087	22712.691	309750.2	722.0456	14412.90
36	1357.703	21354.988	287037.5	696.1682	13690.85
37	1293.034	20061.954	265682.5	671.0445	12994.68
38	1230.981	18830.973	245620.6	646.6525	12323.64
39	1171.446	17659.528	226789.6	622.9710	11676.98
40	1114.334	16545.194	209130.1	599.9792	11054.01
41	1059.258	15485.936	192584.9	577.3595	10454.03
42	1006.156	14479.780	177099.0	555.1096	9876.67
43	954.968	13524.811	162619.2	533.2273	9321.57
44	905.908	12618.903	149094.4	511.9823	8788.34
45	858.897	11760.007	136475.5	491.3561	8276.36
46	813.855	10946.152	124715.5	471.3307	7785.00
47	770.708	10175.444	113769.3	451.8885	7313.67

TABLE XIII.

Being a preparatory Table for determining the Values of Annuities, &c. on Single Lives, according to the Northampton rate of mortality.

(3 per Cent.)

Age.	D	N	S	M	R
48	729.384	9446.059	103593.9	433.0126	6861.780
49	689.814	8756.245	94147.80	414.6865	6428.768
50	651.702	8104.543	85391.56	396 6660	6014.081
51	614.782	7489.762	77287.01	378.7275	5617.415
52	579.244	6910.517	69797.25	361.0965	5238.688
53	545.256	6365.262	62886.73	343.9790	4877.591
54	512.756	5852.506	56521.47	327.3600	4533.612
55	481.686	5370.820	50668.97	311.2251	4206.252
56	451.991	4918.829	45298.15	295.5601	3895.027
57	423.618	4495.211	40379.32	280.3512	3599.467
58	396.514	4098.697	35884.11	265.5855	3319.116
59	370.629	3728.068	31785.41	251.2498	3053.530
60	345.916	3382.152	28057.34	237.3317	2802.281
61	322.328	3059.824	24675.19	223.8190	2564.949
62	299.821	2760.004	21615.37	210.6998	2341.130
63	278.506	2481.497	18855.36	198.1180	2130.430
64	258.179	2223.317	16373.87	185.9027	1932.312
65	238.946	1984.371	14150.55	174.1896	1746.409
66	220.615	1763.756	12166.18	162.8177	1572.220
67	203.149	1560.608	10402.42	151.7770	1409.402
68	186.512	1374.095	8841.81	141.0579	1257.625
69	170.673	1203.422	7467.72	130.6510	1116.567
70	155.598	1047.824	6264.30	120.5472	985.916
71	141.257	906.5667	5216.47	110.7377	865.369
72	127.619	778.9479	4309.91	101.2139	754.631
73	114.655	664.2927	3530.96	91.9675	653.417
74	102.339	561.9540	2866.67	82.9904	561.450
75	90.6425	471.3115	2304.71	74.2748	478.460
76	79.5405	391.7710	1833.40	65.8130	404.185
77	69.3167	322.4543	1441.63	57.9058	338.372
78	60.0196	262.4347	1119.18	50.6277	280.466
79	51.6893	210.7454	856.74	44.0455	229.838
80	44.0751	166.6703	646.00	37.9370	185.793
81	37.0434	129.6269	479.33	32.1889	147.856
82	30.6495	98.9774	349.70	26.8740	115.667
83	24.8547	74.1227	250.72	21.9718	88.793
84	19.5384	54.5843	176.60	17.3795	66.821
85	15.0781	39.5062	122.01	13.4883	49.442
86	11.4121	28.0941	82.51	10.2614	35.953
87	8.4817	19.6124	54.41	7.66344	25.692
88	6.1574	13.4550	34.80	5.58622	18.029
89	4.4655	8.9895	21.35	4.07368	12.442
90	3.2166	5.7729	12.36	2.95484	8.369
91	2.3083	3.4846	6.584	2.14015	5.414
92	1.5819	1.8827	3.100	1.48101	3.274
93	1.0238	.8589	1.217	.969059	1.793
94	.5591	.2998	.3583	.534150	.8236
95	.2413	.0585	.0585	.232548	.2894
96	.0585	.000	.0000	.056858	.0569

TABLE XIV.

Showing the Values of Annuities on Single Lives, according to the Northampton rate of mortality.

Age.	3 per Cent.	4 per Cent.	Age.	3 per Cent.	4 per Cent.
0	12.2702	10.3279	48	12.9508	11.6866
1	16.0215	13.4663	49	12.6937	11.4758
2	18.5995	15.6336	50	12.4360	11.2649
3	19.5758	16.4626	51	12.1828	11.0586
4	20.2109	17.0109	52	11.9303	10.8497
5	20.4735	17.2500	53	11.6740	10.6379
6	20.7275	17.4832	54	11.4138	10.4220
7	20.8537	17.6122	55	11.1500	10.2011
8	20.8857	17.6632	56	10.8826	9.9777
9	20.8123	17.6260	57	10.6115	9.7494
10	20.6633	17.5248	58	10.3369	9.5169
11	20.4800	17.3944	59	10.0588	9.2804
12	20.2838	17.2524	60	9.7774	9.0400
13	20.0814	17.1050	61	9.4929	8.7957
14	19.8728	16.9517	62	9.2055	8.5478
15	19.6577	16.7923	63	8.9100	8.2913
16	19.4358	16.6265	64	8.6115	8.0310
17	19.2183	16.4638	65	8.3047	7.7616
18	19.0131	16.3111	66	7.9948	7.4882
19	18.8208	16.1691	67	7.6821	7.2109
20	18.6385	16.0354	68	7.3673	6.9301
21	18.4708	15.9141	69	7.0510	6.6473
22	18.3112	15.7997	70	6.7342	6.3619
23	18.1486	15.6827	71	6.4179	6.0758
24	17.9830	15.5630	72	6.1037	5.7904
25	17.8144	15.4405	73	5.7939	5.5076
26	17.6425	15.3152	74	5.4912	5.2304
27	17.4674	15.1870	75	5.1997	4.9626
28	17.2890	15.0557	76	4.9254	4.7102
29	17.1070	14.9212	77	4.6520	4.4574
30	16.9217	14.7835	78	4.3725	4.1979
31	16.7326	14.6423	79	4.0772	3.9217
32	16.5398	14.4977	80	3.7815	3.6439
33	16.3432	14.3494	81	3.4994	3.3777
34	16.1425	14.1953	82	3.2294	3.1219
35	15.9378	14.0415	83	2.9823	2.8874
36	15.7288	13.8815	84	2.7938	2.7084
37	15.5154	13.7172	85	2.6202	2.5436
38	15.2976	13.5486	86	2.4619	2.3934
39	15.0750	13.3754	87	2.3124	2.2516
40	14.8476	13.1974	88	2.1852	2.1316
41	14.6196	13.0184	89	2.0131	1.9677
42	14.3912	12.8385	90	1.7948	1.7582
43	14.1626	12.6580	91	1.5010	1.4739
44	13.9296	12.4691	92	1.1903	1.1715
45	13.6920	12.2835	93	.8390	.8276
46	13.4498	12.0892	94	.5362	.5301
47	13.2028	11.8899	95	.2427	.2404

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
0	0	5.6150	4.904	17	2	13.6591	11.981
					7	15.4906	13.599
1	1	9.4908	8.252		12	15.3088	13.480
2	2	12.7897	11.107		17	14.7378	13.019
3	3	14.1960	12.325	18	3	14.2769	12.531
					8	15.4363	13.569
4	4	15.1812	13.185		13	15.0862	13.303
5	0	9.3380	8.136		18	14.5164	12.841
	5	15.6381	13.591	19	4	14.6569	12.876
6	1	12.3469	10.741		9	15.3165	13.482
	6	16.0993	14.005		14	14.8708	13.130
					19	14.3164	12.679
7	2	14.4612	12.581	20	0	8.8227	7.780
	7	16.3752	14.224		5	14.7759	12.993
8	3	15.3003	13.319		10	15.1510	13.355
	8	16.5106	14.399		15	14.6599	12.961
					20	14.1335	12.535
9	4	15.8096	13.775	21	1	11.4132	10.053
	9	16.4837	14.396		6	14.9040	13.121
10	0	9.5331	8.335		11	14.9739	13.217
	5	15.9748	13.933		16	14.4571	12.799
	10	16.3391	14.277		21	13.9747	12.409
11	1	12.3468	10.782	22	2	13.1722	11.605
	6	16.1100	14.068		7	14.9503	13.178
	11	16.1420	14.133		12	14.7956	13.078
12	2	14.2397	12.438		17	14.2654	12.646
	7	16.1378	14.111		22	13.8303	12.293
	12	15.9259	13.966	23	3	13.7944	12.161
13	3	14.8953	13.019		8	14.9297	13.168
	8	16.0897	14.089		13	14.6124	12.934
	13	15.7021	13.789		18	14.0822	12.500
					23	13.6838	12.179
14	4	15.2870	13.374	24	4	14.1784	12.511
	9	15.9571	13.992		9	14.8340	13.112
	14	15.4700	13.604		14	14.4238	12.784
15	0	9.1882	8.068		19	13.9082	12.361
	5	15.3917	13.479		24	3.5349	12.062
	10	15.7627	13.841				
	15	15.2292	13.411	25	0	8.5408	7.568
16	1	11.8648	10.406		5	14.3015	12.633
	6	15.4864	13.578		10	14.6838	12.998
	11	15.5382	13.664		15	14.2298	12.630
	16	14.9794	13.212		20	13.7411	12.229

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
25	25	13.3837	11.944	32	17	13.3209	11.911
26	1	11.0378	9.770		22	12.9609	11.615
	6	14.4204	12.754		27	12.6411	11.359
	11	14.5086	12.861		32	12.2526	11.042
	16	14.0299	12.470	33	3	12.7431	11.355
	21	13.5845	12.105		8	13.8206	12.323
	26	13.2301	11.822		13	13.5699	12.125
27	2	12.7225	11.264		18	13.1218	11.750
	7	14.4514	12.798		23	12.7980	11.485
	12	14.3232	12.715		28	12.4743	11.225
	17	13.8322	12.311		33	12.0793	10.902
	22	13.4336	11.987	34	4	13.0610	11.651
	27	13.0740	11.699		9	13.6988	12.234
28	3	13.3070	11.790		14	13.3636	11.959
	8	14.4173	12.786		19	12.9304	11.595
	13	14.1327	12.564		24	12.6322	11.352
	18	13.6424	12.158		29	12.3044	11.088
	23	13.2803	11.866		34	11.9028	10.759
	28	12.9153	11.573	35	0	7.8547	7.039
29	4	13.6610	12.116		5	13.1365	11.732
	9	14.3102	12.710		10	13.5256	12.098
	14	13.9366	12.408		15	13.1513	11.787
	19	13.4611	12.013		20	12.7445	11.445
	24	13.1245	11.743		25	12.4634	11.217
	29	12.7540	11.445		30	12.1314	10.948
30	0	8.2225	7.325		35	11.7227	10.612
	5	13.7627	12.220	36	1	10.1039	9.047
	10	14.1501	12.586		6	13.2068	11.812
	15	13.7349	12.246		11	13.3282	11.941
	20	13.2862	11.873		16	12.9324	11.609
	25	12.9661	11.618		21	12.5674	11.302
	30	12.5898	11.313		26	12.2914	11.078
31	1	10.6050	9.438		31	11.9551	10.805
	6	13.8598	12.322		36	11.5391	10.462
	11	13.9653	12.441	37	2	11.6006	10.392
	16	13.5270	12.078		7	13.1950	11.819
	21	13.1210	11.742		12	13.1203	11.773
	26	12.8050	11.489		17	12.7145	11.430
	31	12.4227	11.179		22	12.3945	11.163
32	2	12.2031	10.865		27	12.1160	10.936
	7	13.8717	12.350		32	11.7753	10.659
	12	13.7704	12.286		37	11.3516	10.307

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
38	3	12.0875	10.838	43	3	11.3429	10.242
	8	13.1223	11.772		8	12.3252	11.130
	13	12.9065	11.600		13	12.1442	10.985
	18	12.5027	11.257		18	11.7857	10.677
	23	12.2181	11.020		23	11.5403	10.470
	28	11.9373	10.791		28	11.3023	10.272
	33	11.5919	10.508		33	11.0076	10.027
	38	11.1601	10.149		38	10.6349	9.716
39	4	12.3619	11.097		43	10.1753	9.326
	9	12.9816	11.665	44	4	11.5786	10.468
	14	12.6863	11.420		9	12.1739	11.012
	19	12.2973	11.089		14	11.9188	10.799
	24	12.0382	10.874		19	11.5745	10.502
	29	11.7549	10.642		24	11.3540	10.317
	34	11.4047	10.354		29	11.1147	10.117
	39	10.9644	9.986		34	10.8168	9.869
40	0	7.4271	6.700		39	10.4375	9.550
	5	12.4051	11.150		44	9.9779	9.160
	10	12.7912	11.513	45	0	6.9567	6.321
	15	12.4595	11.234		5	11.5973	10.500
	20	12.0963	10.924		10	11.9760	10.851
	25	11.8546	10.725		15	11.6871	10.607
	30	11.5687	10.490		20	11.3674	10.330
	35	11.2134	10.196		25	11.1642	10.160
	40	10.7641	9.820		30	10.9236	9.959
41	1	9.5231	8.585		35	10.6222	9.706
	6	12.4460	11.203		40	10.2359	9.381
	11	12.5807	11.342		45	9.7768	8.990
	16	12.2293	11.044	46	1	8.8879	8.071
	21	11.9063	10.768		6	11.6105	10.528
	26	11.6706	10.574		11	11.7557	10.697
	31	11.3820	10.336		16	11.4487	10.408
	36	11.0213	10.037		21	11.1673	10.165
	41	10.5656	9.654		26	10.9706	10.000
42	2	10.9075	9.839		31	10.7288	9.797
	7	12.4125	11.190		36	10.4238	9.540
	12	12.3635	11.165		41	10.0331	9.210
	17	12.0030	10.856		46	9.5718	8.815
	22	11.7233	10.619	47	2	10.1471	9.221
	27	11.4865	10.423		7	11.5502	10.491
	32	11.1949	10.182		12	11.5252	10.481
	37	10.8284	9.877		17	11.2100	10.208
	42	10.3692	9.491		22	10.9699	10.001

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
47	27	10.7733	9.836	51	36	9.7078	8.937
	32	10.5300	9.631		41	9.3832	8.658
	37	10.2212	9.370		46	8.9973	8.326
	42	9.8290	9.037		51	8.5075	7.900
	47	9.3626	8.637	52	2	9.2999	8.520
48	3	10.5158	9.566		7	10.5858	9.690
	8	11.4354	10.404		12	10.5827	9.698
	13	11.2884	10.284		17	10.3129	9.461
	18	10.9757	10.011		22	10.1110	9.284
	23	10.7684	9.833		27	9.9527	9.148
	28	10.5719	9.667		32	9.7559	8.980
	33	10.3272	9.461		37	9.5036	8.763
	38	10.0143	9.195		42	9.1791	8.483
	43	9.6239	8.862		47	8.7902	8.147
	48	9.1491	8.453		52	8.3043	7.723
49	4	10.6968	9.744	53	3	9.6110	8.815
	9	11.2601	10.263		8	10.4584	9.591
	14	11.0450	10.080		13	10.3441	9.497
	19	10.7459	9.818		18	10.0765	9.260
	24	10.5628	9.661		23	9.9053	9.111
	29	10.3663	9.495		28	9.7479	8.975
	34	10.1201	9.286		33	9.5509	8.806
	39	9.8028	9.015		38	9.2961	8.586
	44	9.4146	8.683		43	8.9747	8.308
	49	8.9309	8.266		48	8.5798	7.965
50	0	6.4235	5.882		53	8.0989	7.544
	5	10.6793	9.742	54	4	9.7513	8.957
	10	11.0446	10.085		9	10.2764	9.442
	15	10.7987	9.872		14	10.1003	9.290
	20	10.5229	9.630		19	9.8450	9.063
	25	10.3566	9.488		24	9.6965	8.934
	30	10.1602	9.321		29	9.5401	8.799
	35	9.9123	9.110		34	9.3427	8.629
	40	9.5902	8.834		39	9.0851	8.406
	45	9.2045	8.503		44	8.7674	8.130
	50	8.7146	8.081		49	8.3660	7.780
51	1	8.1708	7.479		54	7.8913	7.362
	6	10.6641	9.745	55	0	5.8608	5.412
	11	10.8161	9.894		5	9.7075	8.931
	16	10.5538	9.665		10	10.0549	9.256
	21	10.3135	9.454		15	9.8509	9.077
	26	10.1543	9.318		20	9.6168	8.869
	31	9.9578	9.151		25	9.4846	8.754

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
55	30	9.3291	8.619	59	14	9.0537	8.399
	35	9.1314	8.448		19	8.8415	8.207
	40	8.8707	8.221		24	8.7251	8.104
	45	8.5570	7.948		29	8.6055	7.999
	50	8.1519	7.593		34	8.4539	7.866
	55	7.6817	7.179		39	8.2531	7.689
56	1	7.4120	6.843		44	8.0033	7.469
	6	9.6591	8.902		49	7.6842	7.186
	11	9.8146	9.052		54	7.3043	6.850
	16	9.5958	8.858		59	6.8245	6.421
	21	9.3945	8.679	60	0	5.2384	4.881
	26	9.2695	8.570		5	8.6296	8.011
	31	9.1150	8.436		10	8.9526	8.314
	36	8.9168	8.264		15	8.7900	8.170
	41	8.6553	8.035		20	8.5969	7.995
	46	8.3436	7.763		25	8.4957	7.906
	51	7.9410	7.409		30	8.3780	7.802
	56	7.4701	6.993		35	8.2272	7.669
57	2	8.3928	7.756		40	8.0251	7.490
	7	9.5496	8.817		45	7.7810	7.274
	12	9.5659	8.839		50	7.4607	6.989
	17	9.3405	8.639		55	7.0882	6.659
	22	9.1745	8.491		60	6.6062	6.226
	27	9.0513	8.383	61	1	6.5715	6.123
	32	8.8978	8.250		6	8.5421	7.944
	37	8.6989	8.076		11	8.6965	8.092
	42	8.4393	7.848		16	8.5210	7.935
	47	8.1270	7.574		21	8.3573	7.787
	52	7.7307	7.225		26	8.2634	7.704
	57	7.2566	6.805		31	8.1475	7.601
58	3	8.6303	7.986		36	7.9976	7.469
	8	9.3954	8.691		41	7.7963	7.290
	13	9.3123	8.622		46	7.5559	7.076
	18	9.0889	8.422		51	7.2405	6.795
	23	8.9514	8.299		56	6.8706	6.465
	28	8.8299	8.193		61	6.3869	6.030
	33	8.6774	8.060	62	2	7.3909	6.894
	38	8.4776	7.884		7	8.4003	7.828
	43	8.2227	7.660		12	8.4333	7.863
	48	7.9072	7.382		17	8.2520	7.700
	53	7.5185	7.039		22	8.1198	7.580
	58	7.0413	6.614		27	8.0282	7.499
59	4	8.7129	8.075		32	7.9143	7.397
	9	9.1917	8.519		37	7.7650	7.265

TABLE XV.

Shewing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
62	42	7.5669	7.088	65	65	5.4713	5.201
	47	7.3280	6.875	66	1	5.6333	5.295
	52	7.0209	6.600		6	7.2904	6.846
	57	6.6515	6.270		11	7.4372	6.987
	62	6.1668	5.831		16	7.3047	6.866
63	3	7.5456	7.048		21	7.1771	6.749
	8	8.2143	7.669		26	7.1104	6.689
	13	8.1609	7.625		31	7.0267	6.615
	18	7.9814	7.462		36	6.9224	6.520
	23	7.8748	7.365		41	6.7766	6.388
	28	7.7856	7.286		46	6.6625	6.280
	33	7.6735	7.186		51	6.3696	6.019
	38	7.5249	7.053		56	6.0987	5.774
	43	7.3327	6.881		61	5.7374	5.447
	48	7.0930	6.667		66	5.2314	4.982
	53	6.7955	6.399	67	2	6.2659	5.896
	58	6.4273	6.070		7	7.1043	6.684
	63	5.9387	5.626		12	7.1491	6.730
64	4	7.5627	7.076		17	7.0118	6.604
	9	7.9846	7.470		22	6.9115	6.512
	14	7.8838	7.381		27	6.8474	6.454
	19	7.7141	7.226		32	6.7682	6.382
	24	7.6265	7.147		37	6.6637	6.288
	29	7.5398	7.069		42	6.5220	6.159
	34	7.4297	6.971		47	6.3511	6.004
	39	7.2815	6.838		52	6.1278	5.801
	44	7.0955	6.671		57	5.8608	5.559
	49	6.8548	6.454		62	5.5633	5.285
	54	6.5682	6.196		67	4.9899	4.760
	59	6.2015	5.867	68	3	6.3301	5.965
	64	5.7093	5.417		8	6.8843	6.490
65	0	4.5473	4.274		13	6.8572	6.468
	5	7.4290	6.963		18	6.7214	6.343
	10	7.7185	7.236		23	6.6429	6.271
	15	7.5969	7.127		28	6.5815	6.215
	20	7.4439	6.986		33	6.5048	6.146
	25	7.3702	6.920		38	6.4019	6.052
	30	7.2860	6.844		43	6.2665	5.929
	35	7.1778	6.747		48	6.0966	5.774
	40	7.0299	6.614		53	5.8839	5.580
	45	6.8507	6.453		58	5.6213	5.341
	50	6.6113	6.236		63	5.2650	5.017
	55	6 3346	5.986		68	4.7473	4.537
	60	5.9702	5.658				

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
69	4	6.2770	5.924	72	2	5.0618	4.814
	9	6.6282	6.262		7	5.7139	5.418
	14	6.5621	6.202		12	5.7636	5.478
	19	6.4342	6.084		17	5.6676	5.389
	24	6.3720	6.027		22	5.5956	5.321
	29	6.3133	5.973		27	5.5538	5.283
	34	6.2390	5.906		32	5.5028	5.236
	39	6.1374	5.813		37	5.4352	5.174
	44	6.0087	5.696		42	5.3413	5.087
	49	5.8394	5.541		47	5.2284	4.983
	54	5.6383	5.357		52	5.0773	4.845
	59	5.3806	5.121		57	4.8993	4.679
	64	5.0258	4.798		62	4.6592	4.458
	69	4.5042	4.312		67	4.2984	4.124
70	0	3.7821	3.592		72	3.7817	3.639
	5	6.1022	5.768	73	3	5.0512	4.811
	10	6.3472	6.008		8	5.4803	5.204
	15	6.2642	5.933		13	5.4733	5.212
	20	6.1497	5.826		18	5.3779	5.123
	25	6.0995	5.780		23	5.3234	5.072
	30	6.0433	5.729		28	5.2840	5.036
	35	5.9714	5.663		33	5.2354	4.991
	40	5.8709	5.571		38	5.1696	4.930
	45	5.7491	5.460		43	5.0814	4.848
	50	5.5822	5.306		48	4.9701	4.746
	55	5.3917	5.132		53	4.8288	4.614
	60	5.1393	4.900		58	4.6563	4.455
	65	4.7829	4.573		63	4.4202	4.236
	70	4.2614	4.087		68	4.0594	3.901
71	1	4.6110	4.380		73	3.5488	3.421
	6	5.9257	5.610	74	4	4.9532	4.726
	11	6.0563	5.744		9	5.2255	4.969
	16	5.9644	5.660		14	5.1881	4.950
	21	5.8705	5.572		19	5.0981	4.866
	26	5.8263	5.532		24	5.0566	4.827
	31	5.7727	5.483		29	5.0195	4.792
	36	5.7031	5.419		34	4.9732	4.749
	41	5.6051	5.329		39	4.9088	4.690
	46	5.4886	5.222		44	4.8265	4.613
	51	5.3284	5.074		49	4.7162	4.511
	56	5.1450	4.905		54	4.5853	4.389
	61	4.8985	4.679		59	4.4184	4.234
	66	4.5401	4.349		64	4.1865	4.019
	71	4.0201	3.862		69	3.8252	3.683

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
74	74	3.3246	3.211	77	72	3.1760	3.070
75	5	4.7686	4.557		77	2.7417	2.656
	10	4.9622	4.725	78	8	4.1802	4.016
	15	4.9116	4.695		13	4.1856	4.022
	20	4.8311	4.619		18	4.1236	3.964
	25	4.7990	4.589		23	4.0877	3.930
	30	4.7642	4.557		28	4.0640	3.908
	35	4.7199	4.516		33	4.0353	3.881
	40	4.6566	4.457		38	3.9963	3.844
	45	4.5802	4.386		43	3.9428	3.794
	50	4.4720	4.285		48	3.8754	3.731
	55	4.3504	4.171		53	3.7876	3.648
	60	4.1893	4.021		58	3.6821	3.549
	65	3.9585	3.806		63	3.5385	3.414
	70	3.5993	3.471		68	3.3100	3.199
	75	3.1146	3.015		73	2.9637	2.869
76	6	4.5991	4.403		78	2.5503	2.470
	11	4.7071	4.487	79	9	3.9215	3.775
	16	4.6492	4.452		14	3.9045	3.759
	21	4.5838	4.391		19	3.8462	3.704
	26	4.5564	4.365		24	3.8201	3.679
	31	4.5236	4.335		29	3.7984	3.659
	36	4.4812	4.295		34	3.7716	3.633
	41	4.4199	4.238		39	3.7341	3.598
	46	4.3479	4.171		44	3.6856	3.552
	51	4.2449	4.074		49	3.6195	3.490
	56	4.1294	3.966		54	3.5406	3.416
	61	3.9742	3.821		59	3.4409	3.322
	66	3.7435	3.606		64	3.3031	3.192
	71	3.3865	3.270		69	3.0778	2.979
	76	2.9269	2.833		74	2.7432	2.659
77	7	4.4021	4.222		79	2.3385	2.271
	12	4.4498	4.268	80	10	3.6476	3.517
	17	4.3881	4.210		15	3.6213	3.492
	22	4.3390	4.164		20	3.5695	3.443
	27	4.3135	4.140		25	3.5506	3.425
	32	4.2827	4.111		30	3.5307	3.406
	37	4.2421	4.073		35	3.5059	3.383
	42	4.1839	4.019		40	3.4696	3.349
	47	4.1150	3.954		45	3.4260	3.308
	52	4.0193	3.864		50	3.3622	3.247
	57	3.9086	3.761		55	3.2913	3.180
	62	3.7599	3.621		60	3.1977	3.092
	67	3.5291	3.405		65	3.0636	2.965

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older.	Younger.			Older.	Younger.		
80	70	2.8438	2.757	83	68	2.4037	2.336
	75	2.5265	2.448		73	2.1997	2.141
	80	2.1225	2.068		78	1.9475	1.899
81	11	3.3802	3.264		83	1.5380	1.510
	16	3.3488	3.235	84	14	2.7031	2.622
	21	3.3076	3.195		19	2.6688	2.589
	26	3.2922	3.181		24	2.6535	2.574
	31	3.2740	3.164		29	2.6417	2.563
	36	3.2509	3.142		34	2.6275	2.549
	41	3.2164	3.109		39	2.6074	2.530
	46	3.1767	3.072		44	2.5810	2.505
	51	3.1172	3.015		49	2.5449	2.470
	56	3.0518	2.953		54	2.5009	2.428
	61	2.9642	2.870		59	2.4460	2.376
	66	2.8331	2.746		64	2.3714	2.305
	71	2.6186	2.542		69	2.2442	2.183
	76	2.3258	2.258		74	2.0437	1.991
	81	1.9173	1.869		79	1.7928	1.751
82	12	3.1220	3.020		84	1.4164	1.387
	17	3.0877	2.987	85	15	2.5350	2.462
	22	3.0577	2.958		20	2.5034	2.431
	27	3.0437	2.945		25	2.4926	2.421
	32	3.0271	2.929		30	2.4817	2.411
	37	3.0055	2.909		35	2.4684	2.398
	42	2.9733	2.878		40	2.4485	2.379
	47	2.9362	2.843		45	2.4248	2.356
	52	2.8821	2.792		50	2.3888	2.322
	57	2.8208	2.733		55	2.3492	2.284
	62	2.7393	2.656		60	2.2970	2.234
	67	2.6102	2.533		65	2.2235	2.163
	72	2.4011	2.334		70	2.0969	2.042
	77	2.1317	2.077		75	1.9029	1.856
	82	1.7191	1.681		80	1.6451	1.608
83	13	2.8847	2.794		85	1.3090	1.339
	18	2.8495	2.760	86	16	2.3805	2.315
	23	2.8282	2.740		21	2.3547	2.290
	28	2.8155	2.728		26	2.3461	2.282
	33	2.8002	2.713		31	2.3360	2.272
	38	2.7796	2.694		36	2.3236	2.260
	43	2.7505	2.666		41	2.3041	2.241
	48	2.7145	2.632		46	2.2825	2.221
	53	2.6657	2.585		51	2.2483	2.188
	58	2.6080	2.530		56	2.2114	2.153
	63	2.5305	2.457		61	2.1622	2.105

TABLE XV.

Showing the Values of Annuities on Two Joint Lives, according to the Northampton rate of mortality.

Age.		3 per Cent.	4 per Cent.	Age.		3 per Cent.	4 per Cent.
Older	Younger.			Older.	Younger.		
86	66	2.0892	2.035	89	64	1.7900	1.751
	71	1.9628	1.914		69	1.7218	1.685
	76	1.7816	1.739		74	1.6038	1.570
	81	1.5109	1.478		79	1.4565	1.427
	86	1.2185	1.195		84	1.1879	1.164
					89	1.0361	1.015
87	17	2.2349	2.177				
	22	2.2159	2.158	90	20	1.7397	1.704
	27	2.2080	2.151		25	1.7343	1.699
	32	2.1988	2.142		30	1.7291	1.694
	37	2.1871	2.130		35	1.7230	1.688
	42	2.1687	2.113		40	1.7137	1.679
	47	2.1486	2.093		45	1.7026	1.668
	52	2.1172	2.063		50	1.6853	1.651
	57	2.0823	2.030		55	1.6663	1.633
	62	2.0365	1.985		60	1.6409	1.608
	67	1.9638	1.915		65	1.6067	1.575
	72	1.8381	1.794		70	1.5455	1.515
	77	1.6706	1.633		75	1.4406	1.413
	82	1.3854	1.356		80	1.3023	1.278
	87	1.1416	1.124		85	1.0748	1.054
					90	.9386	.922
88	18	2.1124	2.061				
	23	2.0989	2.048	91	21	1.4589	1.432
	28	2.0918	2.041		26	1.4555	1.429
	33	2.0834	2.033		31	1.4516	1.425
	38	2.0723	2.022		36	1.4468	1.420
	43	2.0558	2.006		41	1.4391	1.413
	48	2.0362	1.987		46	1.4310	1.405
	53	2.0079	1.960		51	1.4170	1.391
	58	1.9751	1.928		56	1.4025	1.377
	63	1.9320	1.886		61	1.3826	1.358
	68	1.8605	1.817		66	1.3544	1.330
	73	1.7361	1.697		71	1.3032	1.280
	78	1.5803	1.546		76	1.2212	1.200
	83	1.2848	1.259		81	1.0964	1.078
	88	1.1030	1.030		86	.9212	.902
					91	.7697	.756
89	19	1.9481	1.904				
	24	1.9390	1.895	92	22	1.1608	1.142
	29	1.9328	1.889		27	1.1584	1.140
	34	1.9254	1.882		32	1.1556	1.137
	39	1.9153	1.872		37	1.1522	1.134
	44	1.9011	1.859		42	1.1464	1.128
	49	1.8822	1.840		47	1.1407	1.122
	54	1.8583	1.817		52	1.1306	1.113
	59	1.8288	1.788		57	1.1199	1.102

TABLE XVI.

Showing the Single, or Annual, Premium for the Assurance of £1 on a Single Life, according to the Northampton rate of mortality, reckoning Interest at 3 per Cent.

Age.	Single Premium.	Annual Premium.	Age.	Single Premium.	Annual Premium.
8	.362554	.016566	53	.630857	.049776
9	.364690	.016719	54	.638432	.051429
10	.369029	.017035	55	.646115	.053178
11	.374368	.017429	56	.653906	.055031
12	.380086	.017858	57	.661801	.056996
13	.385980	.018309	58	.669801	.059082
14	.392056	.018783	59	.677901	.061300
15	.398320	.019282	60	.686096	.063661
16	.404782	.019808	61	.694382	.066176
17	.411116	.020334	62	.702752	.068869
18	.417095	.020841	63	.711359	.071782
19	.422696	.021326	64	.720052	.074916
20	.428006	.021794	65	.728990	.078347
21	.432890	.022233	66	.738017	.082050
22	.437540	.022657	67	.747123	.086053
23	.442275	.023097	68	.756292	.090387
24	.447097	.023553	69	.765504	.095081
25	.452010	.024025	70	.774733	.100170
26	.457016	.024515	71	.783946	.105684
27	.462115	.025023	72	.793096	.111645
28	.467312	.025552	73	.802121	.118066
29	.472609	.026101	74	.810938	.124930
30	.478009	.026672	75	.819426	.132172
31	.483516	.027267	76	.827415	.139638
32	.489132	.027887	77	.835381	.147805
33	.494860	.028533	78	.843519	.157097
34	.500704	.029206	79	.852121	.167834
35	.506667	.029914	80	.860739	.180013
36	.512754	.030651	81	.868951	.193128
37	.518969	.031423	82	.876815	.207317
38	.525314	.032233	83	.884012	.221987
39	.531796	.033092	84	.889503	.234467
40	.538419	.033975	85	.894559	.247197
41	.545960	.034896	86	.899170	.259739
42	.551713	.035846	87	.903523	.272773
43	.558371	.036826	88	.907227	.284824
44	.565158	.037855	89	.912239	.302754
45	.572077	.038928	90	.918599	.328687
46	.579133	.040079	91	.927154	.370708
47	.586328	.041283	92	.936206	.427439
48	.593668	.042555	93	.946438	.514659
49	.601156	.043900	94	.955255	.621817
50	.608661	.045361	95	.963804	.775562
51	.616035	.046730	96	.970874	.970874
52	.623391	.048232			

TABLE XVII.

Showing the Annual Premium for the Assurance of £100 on a Single Life for 1, 4, 7 or 10 years, or for the whole period of Life, according to the Northampton rate of mortality, at 3 per Cent.

Age.	1 Year.			4 Years.			7 Years.			10 Years.			Life.			Age.
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	
14	0	17	9	0	18	11	1	1	4	1	3	5	1	17	7	14
15	0	17	11	1	0	3	1	2	11	1	4	7	1	18	7	15
16	0	19	2	1	2	1	1	4	6	1	6	0	1	19	7	16
17	1	1	2	1	4	1	1	6	1	1	6	11	2	0	8	17
18	1	3	3	1	6	0	1	7	5	1	8	4	2	1	8	18
19	1	5	0	1	7	6	1	8	6	1	9	3	2	2	8	19
20	1	7	3	1	8	8	1	9	5	1	10	1	2	3	7	20
21	1	8	9	1	9	5	1	10	1	1	10	9	2	4	6	21
22	1	9	3	1	9	10	1	10	6	1	11	3	2	5	4	22
23	1	9	8	1	10	4	1	11	0	1	11	9	2	6	2	23
24	1	10	2	1	10	10	1	11	6	1	12	3	2	7	1	24
25	1	10	7	1	11	4	1	12	1	1	12	9	2	8	1	25
26	1	11	1	1	11	10	1	12	7	1	13	4	2	9	0	26
27	1	11	7	1	12	4	1	13	2	1	13	11	2	10	1	27
28	1	12	1	1	12	11	1	13	9	1	14	7	2	11	1	28
29	1	12	8	1	13	6	1	14	4	1	15	2	2	12	3	29
30	1	13	3	1	14	1	1	14	11	1	15	10	2	13	4	30
31	1	13	9	1	14	8	1	15	7	1	16	6	2	14	6	31
32	1	14	5	1	15	4	1	16	3	1	17	4	2	15	9	32
33	1	15	0	1	15	11	1	16	11	1	18	2	2	17	1	33
34	1	15	8	1	16	8	1	17	8	1	19	1	2	18	5	34
35	1	16	4	1	17	4	1	18	7	2	0	1	2	19	10	35
36	1	17	0	1	18	1	1	19	7	2	1	1	3	1	4	36
37	1	17	9	1	18	11	2	0	8	2	2	1	3	2	10	37
38	1	18	6	2	0	0	2	1	9	2	3	2	3	4	6	38
39	1	19	3	2	1	3	2	2	11	2	4	4	3	6	2	39
40	2	0	7	2	2	7	2	4	1	2	5	8	3	7	11	40
41	2	2	0	2	3	10	2	5	4	2	7	1	3	9	10	41
42	2	3	6	2	5	0	2	6	6	2	8	6	3	11	8	42
43	2	4	6	2	6	0	2	7	9	2	10	0	3	13	8	43
44	2	5	6	2	7	2	2	9	2	2	11	7	3	15	9	44
45	2	6	8	2	8	4	2	10	10	2	13	3	3	17	11	45
46	2	7	9	2	9	9	2	12	6	2	15	0	4	0	2	46
47	2	9	0	2	11	6	2	14	4	2	16	11	4	2	7	47
48	2	10	3	2	13	7	2	16	4	2	18	11	4	5	1	48
49	2	12	3	2	15	9	2	18	6	3	1	1	4	7	10	49
50	2	15	1	2	18	0	3	0	8	3	3	5	4	10	7	50
51	2	17	4	2	19	11	3	2	8	3	5	7	4	13	6	51
52	2	19	1	3	1	10	3	4	9	3	7	11	4	16	5	52
53	3	1	0	3	3	11	3	7	0	3	10	3	4	19	7	53
54	3	2	11	3	6	1	3	9	5	3	12	10	5	2	10	54
55	3	5	1	3	8	5	3	12	0	3	15	6	5	6	4	55
56	3	7	3	3	10	11	3	14	8	3	18	5	5	10	1	56
57	3	9	9	3	13	7	3	17	6	4	1	6	5	14	0	57
58	3	12	4	3	16	6	4	0	6	4	4	10	5	18	2	58
59	3	15	1	3	19	5	4	3	8	4	8	6	6	2	7	59
60	3	18	2	4	2	6	4	7	1	4	12	6	6	7	4	60
61	4	1	5	4	5	8	4	10	10	4	16	11	6	12	4	61
62	4	3	11	4	9	1	4	15	0	5	1	8	6	17	9	62

TABLE XVIII.

Showing the Premium required, for a given number of Payments, to secure £100 at the extinction of a Single Life, according to the Northampton rate of mortality, at 3 per Cent.

Age.	1 Payment.			5 Payments.			7 Payments.			10 Payments.			15 Payments.			20 Payments.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
14	39	4	1	8	9	2	6	5	9	4	13	5	3	8	10	2	16	10
15	39	16	8	8	12	2	6	8	0	4	15	2	3	10	2	2	18	0
16	40	9	7	8	15	3	6	10	5	4	17	1	3	11	7	2	19	3
17	41	2	3	8	18	5	6	12	10	4	18	11	3	13	0	3	0	6
18	41	14	2	9	1	4	6	15	1	5	0	8	3	14	5	3	1	8
19	42	5	5	9	4	1	6	17	3	5	2	3	3	15	8	3	2	10
20	42	16	0	9	6	8	6	19	2	5	3	10	3	16	10	3	3	9
21	43	5	9	9	9	0	7	1	0	5	5	2	3	17	6	3	4	8
22	43	15	1	9	11	1	7	2	6	5	6	5	3	18	10	3	5	6
23	44	4	7	9	13	3	7	4	2	5	7	8	3	19	10	3	6	5
24	44	14	2	9	15	6	7	5	10	5	9	0	4	0	10	3	7	3
25	45	4	0	9	17	8	7	7	7	5	10	3	4	1	10	3	8	2
26	45	14	0	10	0	0	7	9	4	5	11	8	4	2	11	3	9	1
27	46	4	3	10	2	4	7	11	1	5	13	0	4	4	0	3	10	1
28	46	14	8	10	4	8	7	13	0	5	14	5	4	5	1	3	11	0
29	47	5	3	10	7	2	7	14	10	5	15	11	4	6	3	3	12	1
30	47	16	0	10	9	6	7	16	8	5	17	4	4	7	5	3	13	1
31	48	7	0	10	12	3	7	18	8	5	18	11	4	8	8	3	14	3
32	48	18	3	10	14	9	8	0	8	6	0	5	4	9	11	3	15	4
33	49	9	9	10	17	5	8	2	8	6	2	0	4	11	2	3	16	6
34	50	1	5	11	0	2	8	4	9	6	3	11	4	12	6	3	17	9
35	50	13	4	11	2	10	8	6	10	6	5	4	4	13	11	3	19	0
36	51	5	6	11	5	9	8	9	1	6	7	2	4	15	4	4	0	4
37	51	17	11	11	8	9	8	11	5	6	8	11	4	16	10	4	1	8
38	52	10	8	11	11	8	8	13	9	6	10	10	4	18	4	4	3	1
39	53	3	7	11	14	9	8	16	2	6	12	9	4	19	11	4	4	7
40	53	16	10	11	18	0	8	18	10	6	14	9	5	1	8	4	6	2
41	54	10	2	12	1	3	9	1	4	6	16	10	5	3	4	4	7	9
42	55	3	5	12	4	7	9	3	10	6	18	10	5	5	1	4	9	4
43	55	16	9	12	7	9	9	6	4	7	0	11	5	6	10	4	11	0
44	56	10	4	12	11	1	9	8	11	7	3	0	5	8	8	4	12	9
45	57	4	2	12	14	5	9	11	7	7	5	3	5	10	6	4	14	6
46	57	18	3	12	17	10	9	14	5	7	7	6	5	12	6	4	16	5
47	58	12	8	13	1	5	9	17	4	7	9	11	5	14	7	4	18	5
48	59	7	4	13	5	3	10	0	3	7	12	6	5	16	9	5	0	6
49	60	2	4	13	9	3	10	3	6	7	15	1	5	19	1	5	2	9
50	60	17	4	13	13	2	10	6	8	7	17	9	6	1	5	5	5	0
51	61	12	1	13	17	1	10	9	11	8	0	5	6	3	9	5	7	4
52	62	6	9	14	0	10	10	13	0	8	3	1	6	6	2	5	9	8
53	63	1	9	14	4	10	10	16	2	8	5	9	6	8	7	5	12	2
54	63	16	10	14	8	7	10	19	6	8	8	5	6	11	1	5	14	9
55	64	12	3	14	12	11	11	2	11	8	11	6	6	13	11	5	17	8
56	65	7	10	14	17	3	11	7	6	8	14	7	6	16	9	6	0	8
57	66	3	7	15	1	8	11	10	0	8	17	9	6	19	9	6	3	10
58	66	19	7	15	6	1	11	13	10	9	1	0	7	2	11	6	7	4
59	67	15	10	15	10	9	11	17	9	9	4	5	7	6	4	6	11	0
60	68	12	2	15	15	5	12	1	7	9	8	0	7	9	11	6	14	11
61	69	8	9	16	0	3	12	5	7	9	11	9	7	13	9	6	19	3
62	70	5	6	16	5	2	12	10	0	9	15	9	7	18	0	7	3	10

TABLE XIX.

Assurances on Two Joint Lives.

Showing the Premium required for securing a Sum payable on the extinction of the *first* of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.	£. s. d.			Older.	Younger.	£. s. d.		
14	14	3 3 2	.52030	.03159	27	22	4 0 4	.57961	.04015
						27	4 3 10	.59008	.04193
15	10	3 1 1	.51177	.03053					
	15	3 5 0	.52731	.03249	28	13	3 13 11	.55925	.03696
						18	3 18 4	.57353	.03917
16	11	3 2 8	.51831	.03134		23	4 1 10	.58407	.04090
	16	3 6 11	.53458	.03345		28	4 5 6	.59470	.04274
17	12	3 4 5	.52499	.03219	29	14	3 15 8	.56496	.03782
	17	3 8 10	.54162	.03442		19	4 0 1	.57881	.04003
18	13	3 6 1	.53147	.03304		24	4 3 4	.58861	.04167
	18	3 10 8	.54807	.03532		29	4 7 2	.59940	.04358
19	14	3 7 9	.53775	.03388	30	10	3 13 9	.55874	.03688
	19	3 12 4	.55389	.03616		15	3 17 6	.57083	.03874
						20	4 1 9	.58390	.04087
20	10	3 5 7	.52959	.03279		25	4 4 11	.59322	.04248
	15	3 9 6	.54389	.03473		30	4 8 11	.60419	.04446
	20	3 13 11	.55922	.03695					
21	11	3 6 11	.53475	.03348	31	11	3 15 5	.56412	.03770
	16	3 11 2	.54980	.03557		16	3 19 5	.57689	.03971
	21	3 15 4	.56385	.03765		21	4 3 5	.58871	.04169
						26	4 6 7	.59792	.04331
22	12	3 8 4	.53994	.03418		31	4 10 9	.60905	.04537
	17	3 12 9	.55538	.03638	32	12	3 17 2	.56980	.03858
	22	3 16 7	.56805	.03830		17	4 1 5	.58289	.04070
23	13	3 9 10	.54528	.03493		22	4 5 0	.59338	.04250
	18	3 14 4	.56072	.03718		27	4 8 4	.60269	.04418
	23	3 18 0	.57232	.03898		32	4 12 8	.61401	.04633
24	14	3 11 5	.55077	.03571	33	13	3 19 0	.57564	.03951
	19	3 15 11	.56579	.03795		18	4 3 4	.58869	.04169
	24	3 19 4	.57666	.03967		23	4 6 8	.59812	.04335
						28	4 10 2	.60755	.04509
25	10	3 9 3	.54319	.03463		33	4 14 8	.61905	.04733
	15	3 13 1	.55642	.03654					
	20	3 17 5	.57065	.03871	34	14	4 1 0	.58165	.04050
	25	4 0 10	.58106	.04040		19	4 5 4	.59427	.04266
						24	4 8 6	.60295	.04423
26	11	3 10 9	.54830	.03536		29	4 12 1	.61250	.04604
	16	3 14 10	.56224	.03741		34	4 16 9	.62420	.04838
	21	3 18 11	.57521	.03944					
	26	4 2 4	.58553	.04115	35	10	3 19 5	.57693	.03972
						15	4 3 1	.58783	.04154
27	12	3 12 3	.55370	.03614		20	4 7 3	.59968	.04363
	17	3 16 7	.56800	.03830					

TABLE XIX.

Assurances on Two Joint Lives.

Showing the Premium required for securing a Sum payable on the extinction of the *first* of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.				Older.	Younger.			
		£. s. d.					£. s. d.		
35	25	4 10 4	.60787	.04515	41	41	5 14 8	.66314	.05734
	30	4 14 1	.61753	.04703	42	12	4 11 5	.61078	.04571
	35	4 18 11	.62944	.04947		17	4 15 7	.62128	.04778
36	11	4 1 4	.58268	.04067		22	4 18 11	.62942	.04947
	16	4 5 4	.59420	.04265		27	5 1 11	.63632	.05096
	21	4 9 2	.60484	.04458		32	5 5 9	.64481	.05288
	26	4 12 3	.61288	.04611		37	5 10 10	.65549	.05542
	31	4 16 2	.62267	.04806		42	5 17 8	.66886	.05883
	36	5 1 3	.63479	.05063	43	13	4 13 11	.61716	.04695
37	12	4 3 5	.58873	.04169		18	4 18 2	.62760	.04909
	17	4 7 7	.60055	.04379		23	5 1 3	.63475	.05062
	22	4 11 1	.60987	.04553		28	5 4 4	.64168	.05216
	27	4 14 3	.61798	.04712		33	5 8 4	.65027	.05415
	32	4 18 4	.62791	.04915		38	5 13 8	.66112	.05682
	37	5 3 8	.64025	.05184		43	6 0 9	.67451	.06036
38	13	4 5 7	.59496	.04278	44	14	4 16 7	.62373	.04828
	18	4 9 10	.60672	.04493		19	5 0 10	.63376	.05040
	23	4 13 1	.61501	.04653		24	5 3 8	.64018	.05182
	28	4 16 4	.62319	.04817		29	5 6 10	.64715	.05342
	33	5 0 7	.63325	.05029		34	5 11 0	.65582	.05550
	38	5 6 3	.64583	.05311		39	5 16 7	.66687	.05831
39	14	4 7 11	.60137	.04394		44	6 3 11	.68026	.06197
	19	4 12 2	.61271	.04608	45	10	4 15 11	.62206	.04794
	24	4 15 2	.62025	.04757		15	4 19 5	.63048	.04969
	29	4 18 7	.62850	.04928		20	5 3 6	.63979	.05173
	34	5 3 0	.63871	.05149		25	5 6 2	.64571	.05308
	39	5 8 11	.65153	.05446		30	5 9 6	.65272	.05474
40	10	4 6 9	.59832	.04338		35	5 13 10	.66149	.05692
	15	4 10 4	.60798	.04517		40	5 19 9	.67274	.05987
	20	4 14 6	.61856	.04723		45	6 7 4	.68612	.06367
	25	4 17 4	.62560	.04867	46	11	4 18 6	.62848	.04927
	30	5 0 11	.63393	.05044		16	5 2 5	.63742	.05120
	35	5 5 6	.64427	.05275		21	5 6 2	.64562	.05306
	40	5 11 9	.65736	.05588		26	5 8 10	.65135	.05441
41	11	4 9 0	.60445	.04451		31	5 12 3	.65839	.05614
	16	4 12 11	.61469	.04646		36	5 16 10	.66727	.05841
	21	4 16 9	.62409	.04836		41	6 3 0	.67865	.06151
	26	4 19 7	.63096	.04980		46	6 10 11	.69209	.06547
	31	5 3 3	.63936	.05164	47	12	5 1 5	.63519	.05071
	36	5 8 1	.64967	.05406		17	5 5 7	.64437	.05277

TABLE XIX.

Assurances on Two Joint Lives.

Showing the Premium required for securing a Sum payable on the extinction of the *first* of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.				Older.	Younger.			
		£. s. d.					£. s. d.		
47	22	5 8 10	.65137	.05442	52	17	5 18 7	.67050	.05927
	27	5 11 7	.65709	.05581		22	6 1 9	.67638	.06088
	32	5 15 2	.66418	.05760		27	6 4 4	.68099	.06218
	37	6 0 0	.67317	.05999		32	6 7 8	.68672	.06385
	42	6 6 5	.68459	.06322		37	6 12 2	.69407	.06608
	47	6 14 9	.69818	.06738		42	6 18 3	.70352	.06911
						47	7 6 1	.71485	.07302
48	13	5 4 6	.64209	.05225		52	7 16 8	.72901	.07835
	18	5 8 9	.65120	.05438					
	23	5 11 8	.65723	.05585	53	13	5 18 1	.66959	.05903
	28	5 14 7	.66296	.05729		18	6 2 4	.67739	.06116
	33	5 18 4	.67008	.05916		23	6 5 2	.68237	.06257
	38	6 3 4	.67920	.06167		28	6 7 10	.68696	.06392
	43	6 10 0	.69057	.06500		33	6 11 4	.69270	.06565
	48	6 18 10	.70440	.06941		38	6 16 0	.70012	.06800
						43	7 2 3	.70948	.07113
49	14	5 7 10	.64918	.05390		48	7 10 6	.72098	.07526
	19	5 12 0	.65789	.05601		53	8 1 7	.73499	.08078
	24	5 14 9	.66323	.05736					
	29	5 17 8	.66894	.05885	54	14	6 1 11	.67669	.06096
	34	6 1 7	.67612	.06080		19	6 6 2	.68413	.06308
	39	6 6 11	.68536	.06344		24	6 8 9	.68845	.06436
	44	6 13 9	.69667	.06689		29	6 11 6	.69301	.06575
	49	7 3 2	.71075	.07157		34	6 15 1	.69876	.06756
						39	7 0 1	.70626	.07003
50	10	5 7 10	.64919	.05390		44	7 6 6	.71552	.07326
	15	5 11 3	.65635	.05563		49	7 15 3	.72721	.07764
	20	5 15 4	.66439	.05766		54	8 6 8	.74103	.08334
	25	5 17 10	.66923	.05893					
	30	6 0 11	.67495	.06048	55	10	6 2 8	.67802	.06133
	35	6 5 0	.68217	.06251		15	6 6 1	.68396	.06303
	40	6 10 7	.69155	.06530		20	6 10 2	.69078	.06506
	45	6 17 9	.70279	.06887		25	6 12 6	.69463	.06625
	50	7 7 7	.71705	.07381		30	6 15 5	.69915	.06769
						35	6 19 2	.70491	.06958
51	11	5 11 0	.65584	.05550		40	7 4 4	.71251	.07218
	16	5 14 10	.66349	.05743		45	7 11 0	.72164	.07551
	21	5 18 6	.67048	.05926		50	8 0 3	.73344	.08014
	26	6 1 1	.67512	.06053		55	8 12 1	.74714	.08606
	31	6 4 3	.68084	.06213					
	36	6 8 6	.68813	.06426	56	11	6 6 8	.68502	.06334
	41	6 14 4	.69758	.06718		16	6 10 6	.69139	.06525
	46	7 1 10	.70882	.07090		21	6 14 2	.69725	.06708
	51	7 12 1	.72309	.07605		26	6 16 6	.70089	.06825
						31	6 19 6	.70539	.06974
52	12	5 14 5	.66264	.05721					

TABLE XIX.

Assurances on Two Joint Lives.

Showing the Premium required for securing a Sum payable on the extinction of the *first* of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
Older.	Younger.	£.	s.	d.			Older.	Younger.	£.	s.	d.		
56	36	7	3	5	.71117	.07171	60	40	8	3	4	.73714	.08168
	41	7	8	11	.71878	.07444		45	8	9	6	.74424	.08476
	46	7	15	10	.72786	.07790		50	8	18	2	.75357	.08907
	51	8	5	5	.73959	.08272		55	9	9	0	.76442	.09451
	56	8	17	11	.75330	.08894		60	10	4	8	.77846	.10235
57	12	6	11	0	.69226	.06552	61	11	7	8	0	.71758	.07400
	17	6	15	2	.69882	.06758		16	7	11	10	.72269	.07591
	22	6	18	4	.70366	.06916		21	7	15	6	.72746	.07774
	27	7	0	9	.70725	.07036		26	7	17	8	.73020	.07883
	32	7	3	10	.71172	.07191		31	8	0	5	.73357	.08019
	37	7	7	11	.71751	.07398		36	8	4	0	.73794	.08202
	42	7	13	7	.72507	.07681		41	8	9	1	.74380	.08456
	47	8	0	11	.73417	.08044		46	8	15	6	.75080	.08775
	52	8	10	10	.74571	.08541		51	9	4	6	.75999	.09223
	57	9	4	0	.75952	.09199		56	9	15	10	.77076	.09793
								61	10	12	6	.78485	.10625
58	13	6	15	8	.69964	.06785							
	18	7	0	0	.70615	.06999	62	12	7	13	9	.72525	.07688
	23	7	2	9	.71016	.07136		17	7	17	11	.73053	.07896
	28	7	5	2	.71370	.07260		22	8	1	1	.73438	.08053
	33	7	8	5	.71814	.07421		27	8	3	3	.73704	.08164
	38	7	12	9	.72396	.07639		32	8	6	1	.74037	.08305
	43	7	18	7	.73138	.07930		37	8	9	11	.74471	.08496
	48	8	6	3	.74057	.08314		42	8	15	3	.75048	.08760
	53	8	16	6	.75189	.08827		47	9	1	11	.75744	.09095
	58	9	10	6	.76579	.09523		52	9	11	1	.76638	.09555
								57	10	3	2	.77714	.10157
59	14	7	0	8	.70718	.07034		62	11	0	10	.79126	.11041
	19	7	5	0	.71336	.07248							
	24	7	7	5	.71675	.07370	63	13	8	0	1	.73318	.08003
	29	7	10	0	.72023	.07498		18	8	4	5	.73841	.08222
	34	7	13	4	.72465	.07665		23	8	7	1	.74152	.08355
	39	7	17	11	.73050	.07895		28	8	9	5	.74411	.08470
	44	8	3	11	.73777	.08194		33	8	12	4	.74738	.08617
	49	8	12	1	.74706	.08603		38	8	16	4	.75171	.08818
	54	9	2	7	.75813	.09130		43	9	1	9	.75730	.09088
	59	9	17	4	.77211	.09868		48	9	8	11	.76428	.09444
								53	9	18	4	.77295	.09915
60	10	7	2	8	.71012	.07135		58	10	11	0	.78368	.10551
	15	7	6	1	.71486	.07302		63	11	10	0	.79791	.11499
	20	7	10	2	.72048	.07507							
	25	7	12	4	.72343	.07619	64	14	8	6	11	.74125	.08344
	30	7	15	0	.72686	.07751		19	8	11	3	.74619	.08563
	35	7	18	6	.73125	.07925		24	8	13	7	.74874	.08680

TABLE XIX.

Assurances on Two Joint Lives.

Showing the Premium required for securing a Sum payable on the extinction of the *first* of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.	£. s. d.			Older.	Younger.	£. s. d.		
64	29	8 15 11	.75127	.08797	67	57	11 13 3	.80017	.11663
	34	8 19 0	.75448	.08950		62	12 9 3	.81059	.12464
	39	9 3 3	.75880	.09163		67	13 15 8	.82554	.13782
	44	9 8 10	.76421	.09440	68	13	9 16 4	.77115	.09815
	49	9 16 5	.77122	.09819		18	10 0 9	.77511	.10038
	54	10 6 0	.77957	.10301		23	10 3 5	.77739	.10171
	59	10 19 6	.79025	.10974		28	10 5 6	.77918	.10277
	64	11 19 10	.80458	.11992		33	10 8 3	.78142	10412
65	10	8 11 2	.74606	.08557		38	10 11 11	.78441	.10598
	15	8 14 5	.74961	.08720		43	10 17 0	.78836	.10849
	20	8 18 7	.75407	.08930		48	11 3 7	.79331	.11179
	25	9 0 8	.75621	.09035		53	11 12 3	.79950	.11614
	30	9 3 2	.75866	.09156		58	12 3 10	.80715	.12190
	35	9 6 4	.76181	.09316		63	13 1 0	.81753	.13050
	40	9 10 10	.76612	.09541		68	14 9 9	.83260	.14487
	45	9 16 6	.77134	.09825	69	14	10 6 3	.77975	.10311
	50	10 4 6	.77831	.10226		19	10 10 9	.78347	.10539
	55	10 14 5	.78637	.10722		24	10 13 1	.78528	.10652
	60	11 8 8	.79699	.11434		29	10 15 3	.78699	.10761
	65	12 10 10	.81152	.12540		34	10 18 0	.78916	.10902
66	11	8 18 10	.75426	.08940		39	11 2 0	.79211	.11098
	16	9 2 7	.75812	.09129		44	11 7 1	.79587	.11356
	21	9 6 4	.76183	.09317		49	11 14 2	.80080	.11709
	26	9 8 4	.76378	.09417		54	12 3 0	.80665	.12152
	31	9 10 10	.76616	.09543		59	12 15 2	.81416	.12760
	36	9 14 2	.76925	.09710		64	13 13 8	.82449	.13683
	41	9 18 11	.77350	.09946		69	15 5 1	.83968	.15255
	46	10 4 10	.77857	.10241	70	10	10 14 0	.78601	.10698
	51	10 13 2	.78535	.10657		15	10 17 1	.78842	.10854
	56	11 3 6	.79325	.11175		20	11 1 6	.79176	.11074
	61	11 18 7	.80377	.11930		25	11 3 6	.79322	.11173
	66	13 2 8	.81851	.13135		30	11 5 8	.79486	.11285
67	12	9 7 2	.76265	.09359		35	11 8 8	.79695	.11432
	17	9 11 5	.76665	.09569		40	11 12 10	.79988	.11642
	22	9 14 6	.76957	.09727		45	11 18 1	.80343	.11904
	27	9 16 7	.77144	.09831		50	12 5 7	.80829	.12280
	32	9 19 3	.77374	.09960		55	12 14 8	.81384	.12733
	37	10 2 9	.77679	.10136		60	13 7 6	.82119	.13376
	42	10 7 8	.78092	.10382		65	14 7 7	.83157	.14380
	47	10 13 10	.78589	.10691		70	16 1 11	.84676	.16094
	52	11 2 4	.79240	.11117					

TABLE XX.

Assurances on Last Survivors.

Showing the Premium required for securing a Sum payable on the extinction of the last Survivor of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1
Older.	Younger.	£.	s.	d.			Older.	Younger.	£.	s.	d.		
14	14	1	0	10	.26381	.01043	27	22	1	7	5	.32005	.01371
								27	1	9	3	.33415	.01461
15	10	1	0	0	.25558	.01000							
	15	1	1	6	.26933	.01073	28	13	1	4	3	.29404	.01213
								18	1	6	3	.31088	.01313
16	11	1	0	6	.26084	.01027		23	1	8	1	.32552	.01405
	16	1	2	1	.27498	.01104		28	1	10	0	.33992	.01500
17	12	1	1	2	.26621	.01056	29	14	1	4	11	.29971	.01246
	17	1	2	9	.28061	.01136		19	1	7	0	.31650	.01348
18	13	1	1	9	.27161	.01086		24	1	8	10	.33110	.01441
	18	1	3	4	.28612	.01167		29	1	10	9	.34582	.01539
19	14	1	2	4	.27700	.01116	30	10	1	3	7	.28830	.01180
	19	1	4	0	.29150	.01198		15	1	5	7	.30551	.01281
								20	1	7	8	.32212	.01384
20	10	1	1	3	.26745	.01063		25	1	9	7	.33680	.01479
	15	1	2	11	.28244	.01146		30	1	11	7	.35183	.01581
	20	1	4	7	.29679	.01229							
21	11	1	1	10	.27251	.01091	31	11	1	4	3	.29376	.01211
	16	1	3	6	.28787	.01177		16	1	6	4	.31141	.01316
	21	1	5	2	.30193	.01259		21	1	8	5	.32770	.01419
								26	1	10	4	.34261	.01517
22	12	1	2	5	.27769	.01119		31	1	12	6	.35798	.01623
	17	1	4	2	.29328	.01208							
	22	1	5	10	.30703	.01290	32	12	1	4	11	.29942	.01244
								17	1	7	1	.31736	.01354
23	13	1	3	0	.28298	.01149		22	1	9	1	.33329	.01456
	18	1	4	10	.29865	.01240		27	1	11	2	.34856	.01558
	23	1	6	5	.31223	.01322		32	1	13	4	.36425	.01668
24	14	1	3	7	.28838	.01180	33	13	1	5	7	.30520	.01279
	19	1	5	5	.30400	.01272		18	1	7	10	.32327	.01391
	24	1	7	1	.31753	.01355		23	1	9	10	.33902	.01493
								28	1	12	0	.35462	.01600
25	10	1	2	5	.27785	.01120		33	1	14	4	.37067	.01715
	15	1	4	3	.29391	.01212							
	20	1	6	1	.30937	.01304	34	14	1	6	4	.31111	.01315
	25	1	7	9	.32296	.01389		19	1	8	7	.32913	.01429
								24	1	10	8	.34485	.01532
26	11	1	3	0	.28308	.01150		29	1	12	11	.36081	.01644
	16	1	4	11	.29956	.01245		34	1	15	3	.37721	.01764
	21	1	6	9	.31470	.01337							
	26	1	8	6	.32850	.01424	35	10	1	4	10	.29877	.01241
27	12	1	3	7	.28850	.01131		15	1	7	1	.31716	.01352
	17	1	5	7	.30523	.01279		20	1	9	4	.33499	.01467

TABLE XX.

Assurances on Last Survivors.

Showing the Premium required for securing a Sum payable on the extinction of the Last Survivor of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older,	Younger,	£. s. d.			Older,	Younger,	£. s. d.		
35	25	1 11 6	.35081	.01573	41	41	2 3 5	.42698	.02170
	30	1 13 9	.36715	.01689	42	12	1 7 6	.32102	.01376
	35	1 16 4	.38389	.01815		17	1 10 3	.34155	.01511
36	11	1 5 6	.30444	.01275		22	1 12 9	.35983	.01636
	16	1 7 10	.32334	.01391		27	1 15 4	.37751	.01766
	21	1 10 2	.34080	.01506		32	1 18 2	.39604	.01910
	26	1 12 4	.35689	.01616		37	2 1 4	.41519	.02068
	31	1 14 9	.37360	.01737		42	2 4 9	.43457	.02238
	36	1 17 4	.39072	.01867	43	13	1 8 4	.32719	.01416
37	12	1 6 3	.31033	.01310		18	1 11 1	.34787	.01553
	17	1 8 7	.32954	.01431		23	1 13 7	.36590	.01680
	22	1 10 11	.34664	.01545		28	1 16 4	.38400	.01815
	27	1 13 2	.36310	.01660		33	1 19 4	.40296	.01966
	32	1 15 9	.38019	.01786		38	2 2 7	.42257	.02131
	37	1 18 5	.39769	.01922		43	2 6 2	.44223	.02309
38	13	1 6 11	.31633	.01347	44	14	1 9 2	.33348	.01457
	18	1 9 5	.33569	.01471		19	1 11 11	.35409	.01596
	23	1 11 9	.35258	.01586		24	1 14 6	.37208	.01726
	28	1 14 2	.36944	.01706		29	1 17 4	.39062	.01866
	33	1 16 9	.38692	.01837		34	2 0 6	.41004	.02024
	38	1 19 7	.40480	.01981		39	2 4 0	.43008	.02198
						44	2 7 9	.45006	.02386
39	14	1 7 9	.32248	.01386					
	19	1 10 3	.34178	.01512	45	10	1 7 3	.31905	.01364
	24	1 12 7	.35864	.01628		15	1 10 0	.33992	.01500
	29	1 15 1	.37591	.01754		20	1 12 10	.36029	.01640
	34	1 17 10	.39379	.01891		25	1 15 5	.37838	.01772
	39	2 0 10	.41206	.02041		30	1 18 5	.39737	.01920
						35	2 1 8	.41725	.02085
40	10	1 6 1	.30913	.01303		40	2 5 4	.43776	.02267
	15	1 8 6	.32876	.01426		45	2 9 3	.45803	.02461
	20	1 11 1	.34787	.01553					
	25	1 13 6	.36483	.01673	46	11	1 8 1	.32502	.01402
	30	1 16 1	.38250	.01304		16	1 10 11	.34650	.01544
	35	1 19 0	.40082	.01948		21	1 13 8	.36640	.01684
	40	2 2 1	.41948	.02104		26	1 16 5	.38480	.01821
						31	1 19 6	.40426	.01976
41	11	1 6 9	.31498	.01339		36	2 3 0	.42462	.02149
	16	1 9 4	.33515	.01468		41	2 6 10	.44554	.02340
	21	1 11 11	.35386	.01595		46	2 10 10	.46618	.02543
	26	1 14 4	.37112	.01718					
	31	1 17 2	.38922	.01856	47	12	1 8 10	.33122	.01442
	36	2 0 2	.40794	.02006		17	1 11 9	.35307	.01589

TABLE XX.

Assurances on Last Survivors.

Showing the Premium required for securing a Sum payable on the extinction of the last Survivor of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.	£. s. d.			Older.	Younger.	£. s. d.		
47	22	1 14 7	.37250	.01729	52	17	1 13 4	.36401	.01666
	27	1 17 5	.39135	.01872		22	1 16 5	.38455	.01819
	32	2 0 8	.41128	.02034		27	1 19 7	.40452	.01978
	37	2 4 4	.43213	.02216		32	2 3 2	.42580	.02160
	42	2 8 4	.45345	.02416		37	2 7 4	.44829	.02366
	47	2 12 7	.47448	.02629		42	2 12 0	.47158	.02599
48	13	1 9 8	.33756	.01484		47	2 17 1	.49487	.02853
	18	1 12 8	.35956	.01635		52	3 2 7	.51777	.03127
	23	1 15 6	.37871	.01775	53	13	1 11 0	.34725	.01550
	28	1 18 6	.39802	.01925		18	1 14 4	.37056	.01715
	33	2 1 11	.41845	.02096		23	1 17 4	.39076	.01868
	38	2 5 9	.43978	.02286		28	2 0 8	.41121	.02034
	43	2 9 11	.46147	.02495		33	2 4 6	.43302	.02224
	48	2 14 5	.48294	.02720		38	2 8 10	.45605	.02441
49	14	1 10 7	.34403	.01527		43	2 13 9	.47975	.02686
	19	1 13 7	.36596	.01681		48	2 19 1	.50355	.02954
	24	1 16 6	.38502	.01823		53	3 4 10	.52672	.03241
	29	1 19 7	.40483	.01981	54	14	1 11 11	.35380	.01594
	34	2 3 2	.42574	.02159		19	1 15 3	.37700	.01762
	39	2 7 2	.44759	.02359		24	1 18 4	.39708	.01918
	44	2 11 7	.46964	.02579		29	2 1 10	.41803	.02092
	49	2 16 4	.49156	.02815		34	2 5 10	.44038	.02292
50	10	1 8 6	.32850	.01425		39	2 10 5	.46397	.02521
	15	1 11 5	.35063	.01572		44	2 15 6	.48807	.02776
	20	1 14 7	.37228	.01727		49	3 1 2	.51238	.03060
	25	1 17 6	.39144	.01873		54	3 7 3	.53583	.03363
	30	2 0 9	.41172	.02038	55	10	1 9 7	.33712	.01481
	35	2 4 6	.43316	.02225		15	1 12 10	.36048	.01641
	40	2 8 9	.45553	.02436		20	1 16 2	.38334	.01810
	45	2 13 4	.47795	.02666		25	1 19 5	.40350	.01969
	50	2 18 4	.50027	.02916		30	2 3 1	.42497	.02152
51	11	1 9 3	.33456	.01464		35	2 7 3	.44787	.02362
	16	1 12 5	.35733	.01619		40	2 12 1	.47202	.02604
	21	1 15 6	.37845	.01773		45	2 17 5	.49655	.02872
	26	1 18 6	.39793	.01925		50	3 3 5	.52134	.03172
	31	2 2 0	.41871	.02098		55	3 9 10	.54509	.03490
	36	2 5 11	.44066	.02294	56	11	1 10 5	.34325	.01522
	41	2 10 4	.46352	.02516		16	1 13 10	.36730	.01692
	46	2 15 2	.48635	.02757		21	1 17 2	.38955	.01858
	51	3 0 5	.50898	.03019		26	2 0 6	.41003	.02023
52	12	1 10 1	.34084	.01506		31	2 4 4	.43203	.02215

TABLE XX.

Assurances on Last Survivors.

Showing the Premium required for securing a Sum payable on the extinction of the last Survivor of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.	£. s. d.			Older.	Younger.	£. s. d.		
56	36	2 8 9	.45549	.02436	60	40	2 15 5	.48738	.02769
	41	2 13 10	.48019	.02690		45	3 1 7	.51393	.03079
	46	2 19 6	.50518	.02973		50	3 8 8	.54119	.03435
	51	3 5 9	.53035	.03289		55	3 16 6	.56779	.03826
	56	3 12 6	.55451	.03625		60	4 5 1	.59373	.04256
57	12	1 11 4	.34963	.01565	61	11	1 11 6	.35117	.01576
	17	1 14 10	.37410	.01740		16	1 15 2	.37647	.01758
	22	1 18 1	.39568	.01906		21	1 18 9	.39981	.01939
	27	2 1 7	.41667	.02080		26	2 2 5	.42120	.02119
	32	2 5 7	.43921	.02281		31	2 6 7	.44433	.02329
	37	2 10 3	.46326	.02514		36	2 11 6	.46920	.02574
	42	2 15 7	.48844	.02781		41	2 17 3	.49564	.02862
	47	3 1 7	.51396	.03079		46	3 3 10	.52272	.03190
	52	3 8 3	.53948	.03412		51	3 11 4	.55043	.03566
	57	3 15 5	.56408	.03769		56	3 19 7	.57753	.03981
58	13	1 12 3	.35614	.01611		61	4 8 10	.60391	.04441
	18	1 15 10	.38075	.01790	62	12	1 12 5	.35759	.01621
	23	1 19 1	.40192	.01956		17	1 16 2	.38334	.01810
	28	2 2 9	.42341	.02139		22	1 19 9	.40591	.01989
	33	2 7 0	.44652	.02349		27	2 3 6	.42783	.02177
	38	2 11 11	.47116	.02594		32	2 7 11	.45151	.02397
	43	2 17 6	.49679	.02875		37	2 13 1	.47701	.02656
	48	3 3 10	.52290	.03191		42	2 19 2	.50399	.02959
	53	3 10 10	.54877	.03542		47	3 6 1	.53164	.03306
	58	3 18 5	.57381	.03921		52	3 14 1	.55976	.03703
59	14	1 13 2	.36278	.01658		57	4 2 11	.58741	.04146
	19	1 16 10	.38724	.01840		62	4 12 9	.61424	.04637
	24	2 0 2	.40825	.02009	63	13	1 13 4	.36416	.01668
	29	2 4 1	.43028	.02202		18	1 17 3	.39004	.01862
	34	2 8 5	.45396	.02421		23	2 0 10	.41211	.02041
	39	2 13 7	.47920	.02679		28	2 4 9	.43456	.02238
	44	2 19 6	.50529	.02974		33	2 9 5	.45884	.02469
	49	3 6 2	.53200	.03310		38	2 14 10	.48496	.02742
	54	3 13 7	.55820	.03680		43	3 1 3	.51243	.03061
	59	4 1 8	.58369	.04083		48	3 8 7	.54075	.03429
60	10	1 10 8	.34501	.01533		53	3 17 0	.56927	.03849
	15	1 14 2	.36956	.01707		58	4 6 6	.59748	.04323
	20	1 17 10	.39362	.01890		63	4 17 0	.62481	.04850
	25	2 1 3	.41468	.02063	64	14	1 10 4	.37086	.01516
	30	2 5 3	.43725	.02263		19	1 18 3	.39656	.01913
	35	2 9 11	.46151	.02496		24	2 1 11	.41841	.02095

TABLE XX.

Assurances on Last Survivors.

Showing the Premium required for securing a Sum payable on the extinction of the last Survivor of Two Assigned Lives, according to the Northampton Table, at 3 per Cent.

Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.	Age.		Annual Premium per Cent.	Single Premium for £1.	Annual Premium for £1.
Older.	Younger.				Older.	Younger.			
		£. s. d.					£. s. d.		
64	29	2 6 0	.44139	.02301	67	57	4 10 7	.60875	.04531
	34	2 10 11	.46628	.02544		62	5 3 3	.63929	.05162
	39	2 16 8	.49305	.02832		67	5 17 7	.66871	.05879
	44	3 3 4	.52100	.03168	68	13	1 14 4	.37112	.01718
	49	3 11 2	.54999	.03560		18	1 18 7	.39828	.01928
	54	4 0 1	.57891	.04004		23	2 2 5	.42118	.02119
	59	4 10 3	.60770	.04512		28	2 6 7	.44442	.02330
	64	5 1 7	.63552	.05078		33	2 11 7	.46973	.02580
65	10	1 11 7	.35196	.01581		38	2 17 7	.49720	.02880
	15	1 15 4	.37770	.01767		43	3 4 9	.52630	.03236
	20	1 19 4	.40293	.01965		48	3 13 2	.55665	.03657
	25	2 3 0	.42479	.02151		53	4 3 0	.58765	.04150
	30	2 7 4	.44834	.02367		58	4 14 7	.61894	.04731
	35	2 12 6	.47385	.02623		63	5 8 3	.65012	.05412
	40	2 18 7	.50129	.02927		68	6 3 9	.67998	.06188
	45	3 5 7	.52973	.03280	69	14	1 15 4	.37781	.01768
	50	3 13 11	.55934	.03696		19	1 19 7	.40473	.01980
	55	4 3 5	.58874	.04169		24	2 3 6	.42732	.02173
	60	4 14 3	.61810	.04714		29	2 7 11	.45112	.02394
	65	5 6 6	.64646	.05326		34	2 13 2	.47705	.02657
66	11	1 12 6	.35813	.01625		39	2 19 6	.50519	.02973
	16	1 16 5	.38468	.01821		44	3 7 0	.53479	.03348
	21	2 0 4	.40908	.02016		49	3 15 11	.56586	.03796
	26	2 4 2	.43125	.02208		54	4 6 5	.59729	.04320
	31	2 8 8	.45537	.02435		59	4 18 10	.62925	.04943
	36	2 14 1	.48152	.02705		64	5 13 7	.66107	.05681
	41	3 0 6	.50958	.03026		69	6 10 6	.69133	.06523
	46	3 8 0	.53858	.03399	70	10	1 12 5	.35775	.01622
	51	3 16 10	.56870	.03840		15	1 16 5	.38463	.01820
	56	4 6 11	.59867	.04345		20	2 0 8	.41098	.02032
	61	4 18 7	.62863	.04930		25	2 4 7	.43352	.02229
	66	5 11 10	.65752	.05592		30	2 9 2	.45788	.02460
67	12	1 13 5	.36456	.01671		35	2 14 9	.48445	.02737
	17	1 17 6	.39159	.01874		40	3 1 5	.51327	.03071
	22	2 1 4	.41509	.02067		45	3 9 4	.54338	.03466
	27	2 5 4	.43780	.02268		50	3 18 10	.57510	.03942
	32	2 10 1	.46252	.02506		55	4 10 0	.60701	.04498
	37	2 15 10	.48930	.02790		60	5 3 5	.63964	.05170
	42	3 2 7	.51792	.03129		65	5 19 5	.67215	.05971
	47	3 10 6	.54756	.03524		70	6 17 8	.70270	.06884
	52	3 19 10	.57811	.03991					

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
14	14	1	11	7	.26016	.01580	17	12	1	15	0	.28563	.01751
	19	1	11	0	.24582	.01549		17	1	14	5	.27082	.01721
	24	1	10	4	.23418	.01518		22	1	13	10	.25794	.01690
	29	1	9	9	.22191	.01486		27	1	13	2	.24577	.01657
	34	1	9	0	.20843	.01451		32	1	12	5	.23231	.01622
	39	1	8	4	.19361	.01415		37	1	11	9	.21749	.01586
	44	1	7	7	.17783	.01377		42	1	11	0	.20130	.01548
	49	1	6	9	.16097	.01336		47	1	10	2	.18430	.01509
	54	1	5	11	.14369	.01295		52	1	9	5	.16625	.01470
	59	1	5	0	.12566	.01250		57	1	8	7	.14772	.01429
	64	1	3	11	.10635	.01197		62	1	7	8	.12812	.01385
	69	1	2	9	.08591	.01136		67	1	6	9	.10701	.01336
	74	1	1	4	.06595	.01066		72	1	5	7	.08528	.01279
	79	0	19	8	.04824	.00984		77	1	4	3	.06540	.01214
	84	0	18	0	.03325	.00898		82	1	2	7	.04618	.01130
15	10	1	13	1	.27738	.01655	18	13	1	15	11	.28906	.01797
	15	1	12	6	.26366	.01625		18	1	15	4	.27404	.01766
	20	1	11	11	.24959	.01594		23	1	14	8	.26162	.01735
	25	1	11	3	.23796	.01563		28	1	14	0	.24905	.01701
	30	1	10	7	.22531	.01529		33	1	13	4	.23516	.01665
	35	1	9	11	.21141	.01494		38	1	12	7	.21984	.01628
	40	1	9	2	.19609	.01457		43	1	11	10	.20328	.01590
	45	1	8	4	17995	.01418		48	1	11	0	.18572	.01551
	50	1	7	7	.16261	.01378		53	1	10	3	.16738	.01511
	55	1	6	9	.14500	.01336		58	1	9	5	.14833	.01470
	60	1	5	10	.12637	.01291		63	1	8	7	.12817	.01427
	65	1	4	9	.10652	.01239		68	1	7	7	.10650	.01379
	70	1	3	7	.08559	.01178		73	1	6	6	.08449	.01325
	75	1	2	2	.06548	.01108		78	1	5	3	.06467	.01262
	80	1	0	5	.04724	.01022		83	1	3	7	.04546	.01181
16	11	1	14	1	.28166	.01703	19	14	1	16	9	.29193	.01839
	16	1	13	6	.26729	.01673		19	1	16	2	.27695	.01808
	21	1	12	10	.25379	.01642		24	1	15	6	.26474	.01776
	26	1	12	2	.24197	.01610		29	1	14	10	.25177	.01741
	31	1	11	6	.22893	.01576		34	1	14	1	.23742	.01704
	36	1	10	10	.21457	.01540		39	1	13	4	.22157	.01666
	41	1	10	1	.19880	.01503		44	1	12	7	.20463	.01627
	46	1	9	3	.18226	.01464		49	1	11	9	.18649	.01588
	51	1	8	6	.16454	.01424		54	1	11	0	16783	.01548
	56	1	7	8	.14650	.01383		59	1	10	2	.14826	.01507
	61	1	6	9	.12737	.01338		64	1	9	3	.12753	.01464
	66	1	5	9	.10690	.01287		69	1	8	4	.10531	.01417
	71	1	4	7	.08552	.01228		74	1	7	3	.08316	.01364
	76	1	3	2	.06552	.01160		79	1	6	1	.06311	.01302
	81	1	1	6	.04670	.01074		84	1	4	6	.04499	.01226

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
20	10	1	18	2	.30638	.01909	23	13	2	0	4	.31470	.02016
	15	1	17	7	.29430	.01879		18	1	19	8	.29910	.01983
	20	1	17	0	.27962	.01848		23	1	19	0	.28617	.01949
	25	1	16	3	.26743	.01814		28	1	18	3	.27288	.01911
	30	1	15	7	.25404	.01778		33	1	17	5	.25801	.01870
	35	1	14	10	.23920	.01740		38	1	16	7	.24147	.01827
	40	1	14	0	.22277	.01701		43	1	15	8	.22354	.01783
	45	1	13	3	.20543	.01661		48	1	14	9	.20446	.01737
	50	1	12	5	.18672	.01620		53	1	13	10	.18450	.01692
	55	1	11	7	.16770	.01580		58	1	12	11	.16377	.01646
	60	1	10	9	.14761	.01538		63	1	11	11	.14167	.01596
	65	1	9	11	.12623	.01495		68	1	11	0	.11843	.01550
	70	1	9	0	.10354	.01448		73	1	9	11	.09465	.01497
	75	1	7	11	.08144	.01397		78	1	8	9	.07323	.01439
	80	1	6	8	.06102	.01335		83	1	7	4	.05230	.01366
21	11	1	18	11	.31084	.01946	24	14	2	1	1	.31659	.02053
	16	1	18	4	.29601	.01915		19	2	0	5	.30105	.02019
	21	1	17	8	.28193	.01883		24	1	19	8	.28833	.01984
	26	1	17	0	.26951	.01848		29	1	18	11	.27458	.01944
	31	1	16	2	.25565	.01810		34	1	18	0	.25916	.01901
	36	1	15	5	.24026	.01771		39	1	17	1	.24202	.01856
	41	1	14	7	.22331	.01730		44	1	16	2	.22361	.01810
	46	1	13	9	.20548	.01689		49	1	15	3	.20383	.01763
	51	1	12	11	.18631	.01647		54	1	14	4	.18348	.01715
	56	1	12	1	.16679	.01605		59	1	13	4	.16211	.01667
	61	1	11	3	.14614	.01562		64	1	12	4	.13954	.01618
	66	1	10	4	.12406	.01517		69	1	11	4	.11544	.01566
	71	1	9	5	.10095	.01469		74	1	10	3	.09150	.01511
	76	1	8	4	.07914	.01417		79	1	9	0	.06985	.01449
	81	1	7	1	.05881	.01354		84	1	7	6	.05024	.01375
22	12	1	19	7	.31278	.01980	25	10	2	2	6	.33295	.02123
	17	1	19	0	.29744	.01949		15	2	1	10	.31848	.02091
	22	1	18	4	.28403	.01915		20	2	1	2	.30322	.02057
	27	1	17	7	.27119	.01879		25	2	0	5	.29054	.02020
	32	1	16	10	.25682	.01840		30	1	19	7	.27631	.01978
	37	1	16	0	.24090	.01799		35	1	18	8	.26031	.01934
	42	1	15	1	.22342	.01756		40	1	17	9	.24250	.01887
	47	1	14	3	.20502	.01713		45	1	16	9	.22368	.01838
	52	1	13	5	.18544	.01669		50	1	15	9	.20318	.01789
	57	1	12	6	.16532	.01625		55	1	14	9	.18237	.01739
	62	1	11	7	.14410	.01580		60	1	13	9	.16035	.01689
	67	1	10	8	.12130	.01533		65	1	12	9	.13701	.01637
	72	1	9	8	.09782	.01483		70	1	11	8	.11235	.01583
	77	1	8	7	.07627	.01429		75	1	10	6	.08842	.01525
	82	1	7	2	.05518	.01360		80	1	9	2	.06637	.01458

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable at the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
26	11	2	3	3	.33558	.02164	29	14	2	5	11	.34304	.02296
	16	2	2	7	.32028	.02131		19	2	5	3	.32704	.02262
	21	2	1	11	.30571	.02096		24	2	4	6	.31403	.02223
	26	2	1	2	.29277	.02057		29	2	3	7	.29970	.02179
	31	2	0	3	.27803	.02014		34	2	2	7	.28329	.02129
	36	1	19	4	.26145	.01967		39	2	1	6	.26473	.02076
	41	1	18	4	.24302	.01918		44	2	0	5	.24467	.02020
	46	1	17	4	.22366	.01868		49	1	19	3	.22300	.01962
	51	1	16	4	.20258	.01816		54	1	18	1	.20061	.01903
	56	1	15	3	.18117	.01764		59	1	16	10	.17706	.01843
	61	1	14	3	.15851	.01711		64	1	15	8	.15214	.01782
	66	1	13	2	.13435	.01657		69	1	14	4	.12563	.01718
	71	1	12	0	.10917	.01599		74	1	13	0	.09939	.01651
	76	1	10	9	.08551	.01539		79	1	11	7	.07579	.01580
	81	1	9	4	.06297	.01467		84	1	9	11	.05446	.01496
27	12	2	4	1	.33807	.02206	30	10	2	7	7	.36038	.02379
	17	2	3	6	.32223	.02173		15	2	6	11	.34552	.02345
	22	2	2	9	.30842	.02137		20	2	6	2	.32987	.02309
	27	2	1	11	.29505	.02096		25	2	5	5	.31692	.02269
	32	2	1	0	.27977	.02051		30	2	4	6	.30210	.02223
	37	2	0	1	.26256	.02002		35	2	3	5	.28506	.02171
	42	1	19	0	.24356	.01951		40	2	2	4	.26578	.02115
	47	1	17	10	.22287	.01893		45	2	1	1	.24516	.02056
	52	1	16	11	.20200	.01844		50	1	19	11	.22274	.01996
	57	1	15	10	.17989	.01790		55	1	18	8	.19982	.01935
	62	1	14	8	.15655	.01734		60	1	17	5	.17550	.01871
	67	1	13	7	.13156	.01677		65	1	16	1	.14968	.01806
	72	1	12	4	.10593	.01616		70	1	14	9	.12250	.01739
	77	1	11	1	.08252	.01553		75	1	13	5	.09620	.01669
	82	1	9	6	.05967	.01476		80	1	11	10	.07212	.01592
28	13	2	5	0	.34057	.02251	31	11	2	8	7	.36366	.02430
	18	2	4	4	.32448	.02216		16	2	7	11	.34796	.02395
	23	2	3	7	.31119	.02179		21	2	7	2	.33307	.02359
	28	2	2	9	.29736	.02137		26	2	6	4	.31988	.02317
	33	2	1	9	.28152	.02089		31	2	5	5	.30452	.02269
	38	2	0	9	.26366	.02038		36	2	4	3	.28685	.02214
	43	1	19	8	.24413	.01984		41	2	3	1	.26688	.02155
	48	1	18	7	.22327	.01929		46	2	1	11	.24561	.02094
	53	1	17	6	.20134	.01873		51	2	0	7	.22256	.02031
	58	1	16	4	.17852	.01816		56	1	19	4	.19894	.01967
	63	1	15	2	.15441	.01758		61	1	18	0	.17386	.01901
	68	1	13	11	.12862	.01697		66	1	16	8	.14709	.01832
	73	1	12	8	.10265	.01634		71	1	15	3	.11928	.01761
	78	1	11	4	.07934	.01567		76	1	13	9	.09321	.01688
	83	1	9	8	.05663	.01484		81	1	12	1	.06854	.01604

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
32	12	2	9	8	.36683	.02484	35	10	2	13	11	.39157	.02696
	17	2	9	0	.35058	.02448		15	2	13	2	.37643	.02660
	22	2	8	3	.33655	.02411		20	2	12	6	36048	.02623
	27	2	7	4	.32293	.02367		25	2	11	8	.34755	.02582
	32	2	6	4	.30701	.02317		30	2	10	8	.33248	.02532
	37	2	5	2	.28865	.02259		35	2	9	6	.31472	.02474
	42	2	4	0	.26803	.02198		40	2	8	2	.29411	.02408
	47	2	2	8	.24603	.02134		45	2	6	9	.27169	.02338
	52	2	1	4	.22243	.02068		50	2	5	3	.24705	.02264
	57	2	0	0	.19801	.02001		55	2	3	9	.22172	.02189
	62	1	18	7	.17212	.01931		60	2	2	3	.19474	.02111
	67	1	17	2	.14437	.01859		65	2	0	7	.16594	.02029
	72	1	15	8	.11599	.01784		70	1	18	11	.13556	.01945
	77	1	14	1	.09013	.01706		75	1	17	2	.10622	.01857
	82	1	12	4	.06507	.01616		80	1	15	3	.07936	.01761
33	13	2	10	10	.37001	.02540	36	11	2	15	3	.39565	.02761
	18	2	10	1	.35353	.02503		16	2	14	6	.37963	.02725
	23	2	9	4	.34011	.02465		21	2	13	9	.36457	.02687
	28	2	8	5	.32603	.02420		26	2	12	11	.35142	.02644
	33	2	7	4	.30953	.02367		31	2	11	10	.33582	.02592
	38	2	6	2	.29046	.02307		36	2	10	7	.31740	.02531
	43	2	4	10	.26926	.02242		41	2	9	3	.29604	.02463
	48	2	3	6	.24639	.02175		46	2	7	9	.27289	.02389
	53	2	2	1	.22224	.02106		51	2	6	3	.24754	.02312
	58	2	0	9	.19698	.02036		56	2	4	8	.22141	.02233
	63	1	19	3	.17020	.01962		61	2	3	0	.19351	.02151
	68	1	17	9	.14154	.01886		66	2	1	4	.16361	.02065
	73	1	16	2	.11268	.01807		71	1	19	6	.13244	.01976
	78	1	14	6	.08685	.01725		76	1	17	8	.10328	.01884
	83	1	12	7	.06188	.01628		81	1	15	7	.07569	.01781
34	14	2	12	0	.37322	.02598	37	12	2	16	7	.39965	.02830
	19	2	11	3	.35685	.02562		17	2	15	10	.38307	.02793
	24	2	10	5	.34379	.02522		22	2	15	1	.36898	.02755
	29	2	9	6	.32921	.02474		27	2	14	2	.35543	.02710
	34	2	8	5	.31210	.02419		32	2	13	1	.33926	.02656
	39	2	7	1	.29228	.02356		37	2	11	10	.32013	.02592
	44	2	5	9	.27047	.02289		42	2	10	5	.29808	.02520
	49	2	4	5	.24670	.02219		47	2	8	10	.27410	.02443
	54	2	2	11	.22201	.02147		52	2	7	3	.24811	.02362
	59	2	1	5	.19589	.02072		57	2	5	7	.22106	.02279
	64	1	19	11	.16817	.01995		62	2	3	10	.19223	.02193
	69	1	18	4	.13860	.01915		67	2	2	1	.16118	.02103
	74	1	16	7	.10939	.01831		72	2	0	2	.12929	.02009
	79	1	14	10	.08317	.01743		77	1	18	3	.10028	.01913
	84	1	12	11	.05964	.01644		82	1	16	0	.07214	.01801

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
38	13	2	18	1	.40369	.02903	41	11	3	3	8	.43208	.03192
	18	2	17	4	.38689	.02865		16	3	2	11	.41589	.03144
	23	2	16	6	.37354	.02826		21	3	2	1	.40079	.03105
	28	2	15	7	.35953	.02779		26	3	1	3	.38794	.03062
	33	2	14	5	.34279	.02722		31	3	0	2	.37248	.03008
	38	2	13	1	.32291	.02656		36	2	18	10	.35383	.02943
	43	2	11	7	.30022	.02580		41	2	17	4	.33157	.02867
	48	2	10	0	.27529	.02499		46	2	15	7	.30680	.02781
	53	2	8	4	.24867	.02415		51	2	13	9	.27908	.02688
	58	2	6	7	.22066	.02328		56	2	11	10	.25018	.02591
	63	2	4	9	.19077	.02238		61	2	9	10	.21912	.02491
	68	2	2	10	.15864	.02143		66	2	7	9	.18560	.02387
	73	2	0	11	.12615	.02045		71	2	5	7	.15047	.02278
	78	1	18	10	.09708	.01943		76	2	3	4	.11742	.02167
	83	1	16	6	.06896	.01824		81	2	0	11	.08619	.02044
39	14	2	19	7	.40777	.02979	42	12	3	5	4	.43676	.03268
	19	2	18	10	.39113	.02942		17	3	4	7	.41998	.03230
	24	2	18	0	.37823	.02901		22	3	3	10	.40600	.03191
	29	2	17	1	.36378	.02852		27	3	2	11	.39276	.03146
	34	2	15	10	.34643	.02793		32	3	1	10	.37678	.03090
	39	2	14	6	.32578	.02723		37	3	0	5	.35741	.03022
	44	2	12	11	.30243	.02644		42	2	18	10	.33444	.02942
	49	2	11	2	.27649	.02559		47	2	17	0	.30875	.02851
	54	2	9	5	.24923	.02471		52	2	15	1	.28030	.02754
	59	2	7	7	.22024	.02380		57	2	13	1	.25033	.02652
	64	2	5	8	.18926	.02285		62	2	10	11	.21817	.02547
	69	2	3	9	.15604	.02186		67	2	8	9	.18330	.02437
	74	2	1	8	.12309	.02083		72	2	6	6	.14729	.02323
	79	1	19	6	.09351	.01975		77	2	4	1	.11435	.02206
	84	1	17	1	.06690	.01855		82	2	1	6	.08244	.02075
40	10	3	1	11	.42717	.03097	43	13	3	7	2	.44131	.03357
	15	3	1	2	.41189	.03060		18	3	6	5	.42433	.03319
	20	3	0	5	.39579	.03022		23	3	5	7	.41121	.03279
	25	2	19	7	.38310	.02980		28	3	4	8	.39756	.03232
	30	2	18	7	.36815	.02929		33	3	3	6	.38101	.03173
	35	2	17	4	.35016	.02867		38	3	2	1	.36090	.03102
	40	2	15	11	.32868	.02794		43	3	0	4	.33726	.03018
	45	2	14	3	.30470	.02712		48	2	18	6	.31050	.02923
	50	2	12	6	.27777	.02623		53	2	16	5	.28132	.02820
	55	2	10	7	.24981	.02531		58	2	14	3	.25023	.02713
	60	2	8	8	.21980	.02435		63	2	12	1	.21682	.02602
	65	2	6	9	.18758	.02336		68	2	9	9	.18065	.02486
	70	2	4	8	.15338	.02232		73	2	7	4	.14386	.02366
	75	2	2	6	.12021	.02125		78	2	4	10	.11078	.02241
	80	2	0	3	.08986	.02011		83	2	2	1	.07882	.02102

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
44	14	3	9	1	.44590	.03452	47	12	3	16	2	.47696	.03808
	19	3	8	3	.42913	.03413		17	3	15	4	.46007	.03768
	24	3	7	5	.41657	.03372		22	3	14	7	.44635	.03729
	29	3	6	5	.40248	.03322		27	3	13	9	.43423	.03688
	34	3	5	3	.38535	.03261		32	3	12	7	.41815	.03627
	39	3	3	9	.36445	.03186		37	3	11	1	.39907	.03556
	44	3	2	0	.34013	.03098		42	3	9	5	.37585	.03471
	49	3	0	0	.31225	.02998		47	3	7	5	.34909	.03369
	54	2	17	10	.28233	.02891		52	3	5	1	.31845	.03253
	59	2	15	7	.25008	.02778		57	3	2	7	.28538	.03127
	64	2	13	2	.21537	.02660		62	2	19	11	.24937	.02994
	69	2	10	9	.17787	.02538		67	2	17	2	.21001	.02857
	74	2	8	3	.14048	.02411		72	2	14	4	.16908	.02715
	79	2	5	7	.10671	.02277		77	2	11	4	.13137	.02568
	84	2	2	9	.07659	.02139		82	2	8	0	.09452	.02401
45	10	3	11	10	.46583	.03590	48	13	3	18	7	.48255	.03927
	15	3	11	0	.45053	.03551		18	3	17	9	.46548	.03886
	20	3	10	3	.43435	.03512		23	3	16	11	.45277	.03847
	25	3	9	5	.42208	.03470		28	3	16	0	.43969	.03800
	30	3	8	4	.40755	.03418		33	3	14	10	.42370	.03741
	35	3	7	1	.38980	.03354		38	3	13	4	.40391	.03667
	40	3	5	6	.36805	.03276		43	3	11	7	.38007	.03577
	45	3	3	8	.34306	.03183		48	3	9	5	.35220	.03470
	50	3	1	7	.31410	.03078		53	3	7	0	.32077	.03348
	55	2	19	4	.28335	.02965		58	3	4	4	.28644	.03216
	60	2	16	11	.24988	.02846		63	3	1	6	.24894	.03076
	65	2	14	5	.21369	.02722		68	2	18	8	.20804	.02932
	70	2	11	10	.17500	.02593		73	2	15	8	.16614	.02783
	75	2	9	2	.13724	.02460		78	2	12	7	.12820	.02630
	80	2	6	4	.10247	.02315		83	2	9	1	.09114	.02454
46	11	3	13	11	.47144	.03696	49	14	4	1	1	.48821	.04053
	16	3	13	1	.45516	.03656		19	4	0	3	.47141	.04013
	21	3	12	4	.44014	.03617		24	3	19	6	.45940	.03973
	26	3	11	6	.42768	.03574		29	3	18	6	.44595	.03923
	31	3	10	5	.41278	.03519		34	3	17	3	.42942	.03862
	36	3	9	1	.39438	.03452		39	3	15	9	.40887	.03785
	41	3	7	5	.37186	.03370		44	3	13	10	.38442	.03691
	46	3	5	6	.34605	.03273		49	3	11	7	.35538	.03579
	51	3	3	3	.31619	.03163		54	3	9	0	.32317	.03450
	56	3	0	10	.28436	.03043		59	3	6	2	.28749	.03310
	61	2	18	4	.24964	.02918		64	3	3	3	.24849	.03164
	66	2	15	9	.21191	.02787		69	3	0	3	.20602	.03012
	71	2	13	1	.17205	.02652		74	2	17	2	.16335	.02858
	76	2	10	3	.13433	.02512		79	2	13	11	.12456	.02696
	81	2	7	1	.09840	.02356		84	2	10	5	.08933	.02520

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum, payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
50	10	4	4	6	.50891	.04225	53	13	4	12	11	.52703	.04646
	15	4	3	9	.49374	.04185		18	4	12	1	.51001	.04604
	20	4	2	11	.47767	.04145		23	4	11	4	.49788	.04565
	25	4	2	1	.46605	.04104		28	4	10	4	.48562	.04518
	30	4	1	1	.45221	.04052		33	4	9	2	.47045	.04459
	35	3	19	9	.43512	.03987		38	4	7	8	.45145	.04385
	40	3	18	2	.41378	.03907		43	4	5	10	.42816	.04292
	45	3	16	2	.38868	.03809		48	4	3	7	.40021	.04178
	50	3	13	10	.35853	.03691		53	4	0	9	.36749	.04039
	55	3	11	1	.32541	.03556		58	3	17	7	.33030	.03878
	60	3	8	1	.28791	.03403		63	3	14	0	.28843	.03700
	65	3	5	1	.24758	.03253		68	3	10	3	.24189	.03514
	70	3	1	11	.20367	.03094		73	3	6	7	.19389	.03327
	75	2	18	8	.16054	.02934		78	3	2	10	.15032	.03140
	80	2	15	3	.12054	.02763		83	2	18	7	.10745	.02931
51	11	4	7	2	.51514	.04360	54	14	4	16	1	.53300	.04802
	16	4	6	5	.49895	.04319		19	4	15	3	.51630	.04761
	21	4	5	7	.48417	.04280		24	4	14	5	.50498	.04721
	26	4	4	9	.47254	.04236		29	4	13	5	.49240	.04672
	31	4	3	8	.45828	.04182		34	4	12	2	.47675	.04610
	36	4	2	4	.44058	.04115		39	4	10	8	.45703	.04532
	41	4	0	7	.41850	.04031		44	4	8	8	.43318	.04435
	46	3	18	7	.39263	.03927		49	4	6	3	.40404	.04314
	51	3	16	1	.36154	.03803		54	4	3	4	.37052	.04167
	56	3	13	2	.32722	.03660		59	3	19	11	.33179	.03995
	61	3	10	1	.28867	.03503		64	3	16	1	.28804	.03806
	66	3	6	9	.24605	.03339		69	3	12	2	.23951	.03608
	71	3	3	5	.20070	.03172		74	3	8	2	.19043	.03410
	76	3	0	1	.15756	.03004		79	3	4	2	.14569	.03209
	81	2	16	5	.11617	.02822		84	2	19	11	.10490	.02996
52	12	4	10	0	.52108	.04499	55	10	5	0	3	.55391	.05011
	17	4	9	2	.50425	.04457		15	4	19	4	.53896	.04967
	22	4	8	5	.49094	.04419		20	4	18	7	.52307	.04927
	27	4	7	6	.47900	.04373		25	4	17	9	.51226	.04886
	32	4	6	4	.46429	.04317		30	4	16	8	.49934	.04834
	37	4	4	11	.44597	.04246		35	4	15	5	.48319	.04769
	42	4	3	2	.42322	.04158		40	4	13	9	.46270	.04688
	47	4	1	0	.39641	.04049		45	4	11	9	.43830	.04586
	52	3	18	4	.36450	.03918		50	4	9	2	.40804	.04459
	57	3	15	4	.32878	.03766		55	4	6	1	.37357	.04303
	62	3	12	0	.28868	.03599		60	4	2	5	.33323	.04120
	67	3	8	6	.24407	.03424		65	3	18	4	.28734	.03918
	72	3	4	11	.19734	.03247		70	3	14	2	.23693	.03707
	77	3	1	5	.15412	.03071		75	3	9	11	.18710	.03497
	82	2	17	6	.11160	.02875		80	3	5	7	.14077	.03280

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
56	11	5	3	9	.56094	.05187	59	14	5	15	8	.58152	.05784
	16	5	2	10	.54489	.05143		19	5	14	10	.56509	.05742
	21	5	2	1	.53046	.05103		24	5	14	1	.55464	.05703
	26	5	1	3	.51972	.05061		29	5	13	1	.54317	.05655
	31	5	0	2	.50645	.05007		34	5	11	10	.52876	.05593
	36	4	18	9	.48976	.04939		39	5	10	4	.51026	.05515
	41	4	17	1	.46860	.04853		44	5	8	4	.48770	.05417
	46	4	14	11	.44350	.04747		49	5	5	10	.45958	.05292
	51	4	12	3	.41237	.04612		54	5	2	8	.42634	.05134
	56	4	8	11	.37665	.04447		59	4	18	8	.38605	.04934
	61	4	5	1	.33462	.04252		64	4	13	11	.33808	.04695
	66	4	0	8	.28645	.04035		69	4	8	7	.28260	.04429
	71	3	16	3	.23417	.03811		74	4	3	2	.22523	.04157
	76	3	11	9	.18411	.03589		79	3	17	9	.17257	.03886
	81	3	7	1	.13595	.03355		84	3	12	3	.12443	.03611
57	12	5	7	6	.56807	.05376	60	10	6	1	2	.60306	.06059
	17	5	6	7	.55110	.05330		15	6	0	3	.58849	.06011
	22	5	5	10	.53834	.05291		20	5	19	5	.57287	.05969
	27	5	4	11	.52736	.05247		25	5	18	7	.56308	.05930
	32	5	3	10	.51371	.05190		30	5	17	7	.55136	.05879
	37	5	2	5	.49646	.05119		35	5	16	3	.53651	.05814
	42	5	0	7	.47474	.05029		40	5	14	8	.51734	.05732
	47	4	18	4	.44879	.04917		45	5	12	7	.49436	.05630
	52	4	15	6	.41693	.04775		50	5	10	1	.46567	.05504
	57	4	12	0	.37976	.04600		55	5	6	7	.43120	.05331
	62	4	7	10	.33596	.04391		60	5	2	4	.38923	.05117
	67	4	3	2	.28537	.04159		65	4	17	2	.33877	.04860
	72	3	18	5	.23126	.03920		70	4	11	6	.28091	.04576
	77	3	13	8	.18090	.03685		75	4	5	8	.22236	.04285
	82	3	8	8	.13119	.03434		80	3	19	10	.16751	.03991
58	13	5	11	6	.57472	.05573	61	11	6	6	1	.61107	.06302
	18	5	10	7	.55782	.05529		16	6	5	1	.59532	.06253
	23	5	9	10	.54639	.05491		21	6	4	3	.58132	.06213
	28	5	8	11	.53518	.05444		26	6	3	5	.57169	.06172
	33	5	7	8	.52115	.05385		31	6	2	5	.55971	.06119
	38	5	6	2	.50330	.05310		36	6	1	0	.54443	.06051
	43	5	4	4	.48115	.05217		41	5	19	4	.52469	.05965
	48	5	2	0	.45413	.05099		46	5	17	2	.50116	.05857
	53	4	19	0	.42159	.04949		51	5	14	5	.47132	.05720
	58	4	15	3	.38290	.04762		56	5	10	10	.43614	.05541
	63	4	10	9	.33707	.04538		61	5	6	3	.39243	.05313
	68	4	5	10	.28409	.04291		66	5	0	9	.33929	.05036
	73	4	0	8	.22825	.04035		71	4	14	7	.27903	.04731
	78	3	15	8	.17723	.03785		76	4	8	5	.21986	.04420
	83	3	10	4	.12689	.03517		81	4	2	0	.16249	.04099

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
62	12	6	11	3	.61889	.06561	65	10	7	10	8	.65695	.07535
	17	6	10	3	.60241	.06511		15	7	9	7	.64308	.07480
	22	6	9	5	.59028	.06472		20	7	8	8	.62784	.07435
	27	6	8	7	.58050	.06430		25	7	8	0	.61920	.07398
	32	6	7	6	.56825	.06375		30	7	7	0	.60899	.07350
	37	6	6	1	.55249	.06303		35	7	5	9	.59587	.07286
	42	6	4	3	.53231	.06214		40	7	4	1	.57855	.07205
	47	6	2	0	.50806	.06101		45	7	2	1	.55766	.07103
	52	5	19	1	.47770	.05956		50	6	19	6	.53073	.06973
	57	5	15	4	.44118	.05766		55	6	16	1	.49904	.06804
	62	5	10	5	.39563	.05520		60	6	11	6	.45822	.06574
	67	5	4	6	.33964	.05223		65	6	5	5	.40576	.06270
	72	4	17	11	.27697	.04894		70	5	18	0	.34127	.05901
	77	4	11	3	.21708	.04561		75	5	10	0	.27259	.05498
	82	4	4	2	.15743	.04210		80	5	1	5	.20600	.05070
63	13	6	16	10	.62690	.06843	66	11	7	18	0	.66634	.07898
	18	6	15	11	.61023	.06794		16	7	16	10	.65122	.07842
	23	6	15	2	.59985	.06759		21	7	16	0	.63777	.07800
	28	6	14	3	.58971	.06712		26	7	15	3	.62943	.07761
	33	6	13	1	.57718	.06654		31	7	14	3	.61906	.07711
	38	6	11	7	.56094	.06580		36	7	12	11	.60564	.07645
	43	6	9	9	.54048	.06486		41	7	11	2	.58791	.07560
	48	6	7	4	.51534	.06368		46	7	9	1	.56666	.07454
	53	6	4	4	.48452	.06215		51	7	6	4	.53931	.07318
	58	6	0	3	.44661	.06013		56	7	2	9	.50680	.07139
	63	5	15	0	.39895	.05750		61	6	17	11	.46447	.06894
	68	5	8	7	.34017	.05430		66	6	11	4	.40926	.06568
	73	5	1	7	.27521	.05078		71	6	3	6	.34196	.06173
	78	4	14	4	.21411	.04718		76	5	14	10	.27236	.05742
	83	4	6	10	.15327	.04341		81	5	5	6	.20220	.05275
64	14	7	2	11	.63490	.07147	67	12	8	5	10	.67552	.08290
	19	7	2	0	.61866	.07100		17	8	4	8	.65964	.08233
	24	7	1	3	.60920	.07062		22	8	3	11	.64827	.08194
	29	7	0	4	.59913	.07016		27	8	3	1	.63988	.08154
	34	6	19	1	.58631	.06955		32	8	2	1	.62937	.08102
	39	6	17	7	.56953	.06877		37	8	0	8	.61561	.08033
	44	6	15	7	.54884	.06780		42	7	18	11	.59762	.07945
	49	6	13	1	.52274	.06655		47	7	14	8	.57588	.07734
	54	6	9	11	.49153	.06495		52	7	13	10	.54833	.07693
	59	6	5	7	.45217	.06279		57	7	10	1	.51481	.07504
	64	5	19	11	.40229	.05996		62	7	4	10	.47095	.07242
	69	5	13	1	.34058	.05652		67	6	17	10	.41277	.06891
	74	5	5	6	.27353	.05274		72	6	9	4	.34271	.06468
	79	4	17	8	.21006	.04882		77	6	0	2	.27208	.06007
	84	4	9	9	.15133	.04489		82	5	10	0	.19861	.05501

TABLE XXI.

Survivorship Assurances.

Showing the Premium required to secure a Sum payable on the death of *A*, provided he dies before *B*, according to the Northampton Table, at 3 per Cent.

Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.	Age of		Annual Premium per Cent.			Single Premium for £1.	Annual Premium for £1.
A.	*B.*	£.	*s.*	*d.*			*A.*	*B.*	£.	*s.*	*d.*		
68	13	8	14	3	.68471	.08714	71	11	10	5	7	.72541	.10280
	18	8	13	2	.66861	.08659		16	10	4	4	.71163	.10218
	23	8	12	5	.65897	.08622		21	10	3	6	.69894	.10173
	28	8	11	7	.65056	.08581		26	10	2	9	.69201	.10137
	33	8	10	6	.63988	.08526		31	10	1	10	.68346	.10091
	38	8	9	1	.62577	.08454		36	10	0	7	.67233	.10030
	43	8	7	3	.60771	.08363		41	9	19	0	.65715	.09949
	48	8	4	11	.58526	.08247		46	9	17	0	.63896	.09848
	53	8	2	0	.55761	.08100		51	9	14	4	.61498	.09718
	58	7	18	0	.52306	.07900		56	9	11	0	.58686	.09550
	63	7	12	5	.47736	.07620		61	9	6	3	.54918	.09311
	68	7	4	10	.41630	.07243		66	8	19	4	.49668	.08965
	73	6	15	10	.34359	.06791		71	8	10	1	.42690	.08504
	78	6	5	11	.27132	.06295		76	7	19	2	.34910	.07959
	83	5	15	1	.21708	.05754		81	7	6	5	.26494	.07322
69	14	9	3	6	.69383	.09175	72	12	10	17	5	.73517	.10870
	19	9	2	5	.67816	.09122		17	10	16	1	.72052	.10806
	24	9	1	9	.66985	.09086		22	10	15	4	.71008	.10766
	29	9	0	10	.66137	.09043		27	10	14	7	.70319	.10729
	34	8	19	9	.65056	.08987		32	10	13	8	.69461	.10682
	39	8	18	3	.63608	.08912		37	10	12	4	.68328	.10618
	44	8	16	4	.61800	.08818		42	10	10	8	.66802	.10534
	49	8	13	11	.59478	.08697		47	10	8	7	.64952	.10428
	54	8	10	11	.56714	.08544		52	10	5	11	.62565	.10295
	59	8	6	7	.53156	.08331		57	10	2	5	.59692	.10119
	64	8	0	7	.48392	.08031		62	9	17	3	.55821	.09864
	69	7	12	7	.41984	.07628		67	9	9	10	.50297	.09493
	74	7	2	11	.34476	.07145		72	9	0	0	.43037	.09000
	79	6	12	2	.26940	.06607		77	8	8	5	.35161	.08420
	84	6	0	11	.21411	.06047		82	7	14	8	.26301	.07733
70	10	9	14	8	.71527	.09735	73	13	11	10	1	.74469	.11504
	15	9	13	6	.70284	.09675		18	11	8	10	.72975	.11442
	20	9	12	6	.68822	.09626		23	11	8	1	.72117	.11405
	25	9	11	10	.68087	.09591		28	11	7	4	.71433	.11367
	30	9	10	11	.67236	.09546		33	11	6	4	.70571	.11318
	35	9	9	9	.66139	.09487		38	11	5	0	.69416	.11251
	40	9	8	2	.64650	.09409		43	11	3	4	.67901	.11165
	45	9	6	3	.62843	.09311		48	11	1	1	.65998	.11055
	50	9	3	9	.60461	.09186		53	10	18	4	.63634	.10917
	55	9	0	6	.57691	.09026		58	10	14	8	.60701	.10732
	60	8	16	0	.54027	.08800		63	10	9	2	.56692	.10459
	65	8	9	7	.49029	.08478		68	10	1	3	.50906	.10062
	70	8	0	11	.42338	.08047		73	9	10	9	.43376	.09536
	75	7	10	8	.34739	.07533		78	8	18	3	.35329	.08913
	80	6	18	11	.26702	.06947		83	8	3	8	.26188	.08185

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	Age when Assured.
14	1.0305	2.0934	3.1353	4.1187	5.0400	5.9134	14
15	1.0739	2.1267	3.1204	4.0513	4.9337	5.7454	15
16	1.0642	2.0687	3.0094	3.9017	4.7222	5.5034	16
17	1.0153	1.9664	2.8680	3.6973	4.4870	5.2911	17
18	.9609	1.8718	2.7096	3.5073	4.3196	5.1470	18
19	.9197	1.7657	2.5711	3.3913	4.2267	5.0777	19
20	.8538	1.6667	2.4946	3.3377	4.1966	5.0717	20
21	.8200	1.6549	2.5053	3.3716	4.2542	5.1533	21
22	.8418	1.6993	2.5727	3.4625	4.3692	5.2923	22
23	.8647	1.7455	2.6429	3.5573	4.4891	5.4389	23
24	.8885	1.7937	2.7161	3.6560	4.6141	5.5909	24
25	.9133	1.8440	2.7923	3.7590	4.7445	5.7494	25
26	.9392	1.8963	2.8719	3.8665	4.8806	5.9148	26
27	.9662	1.9511	2.9551	3.9788	5.0228	6.0877	27
28	.9945	2.0083	3.0420	4.0962	5.1715	6.2686	28
29	1.0240	2.0681	3.1329	4.2190	5.3271	6.4579	29
30	1.0549	2.1307	3.2280	4.3476	5.4901	6.6562	30
31	1.0873	2.1963	3.3278	4.4825	5.6610	6.8642	31
32	1.1212	2.2652	3.4325	4.6240	5.8404	7.0826	32
33	1.1569	2.3375	3.5425	4.7727	6.0290	7.3122	33
34	1.1944	2.4135	3.6581	4.9291	6.2273	7.5537	34
35	1.2339	2.4935	3.7798	5.0937	6.4362	7.7823	35
36	1.2754	2.5778	3.9081	5.2673	6.6303	7.9957	36
37	1.3192	2.6667	4.0435	5.4240	6.8071	8.1912	37
38	1.3655	2.7607	4.1597	5.5613	6.9640	8.3938	38
39	1.4145	2.8329	4.2538	5.6760	7.1256	8.6934	39
40	1.4387	2.8801	4.3226	5.7930	7.2920	8.8206	40
41	1.4624	2.9260	4.4178	5.9388	7.4896	9.0712	41
42	1.4853	2.9993	4.5428	6.1166	7.7217	9.3590	42
43	1.5368	3.1036	4.7011	6.3304	7.9924	9.6880	43
44	1.5912	3.2137	4.8684	6.5563	8.2784	10.0042	44
45	1.6487	3.3302	5.0454	6.7953	8.5490	10.2722	45
46	1.7096	3.4536	5.2328	7.0160	8.7680	10.5160	46
47	1.7743	3.5844	5.3986	7.1811	8.9595	10.7642	47
48	1.8429	3.6898	5.5046	7.3150	9.1524	11.0166	48
49	1.8816	3.7305	5.5749	7.4467	9.3460	11.2723	49
50	1.8843	3.7641	5.6718	7.6074	9.5707	11.5615	50
51	1.9159	3.8603	5.8331	7.8341	9.8631	11.9195	51
52	1.9824	3.9937	6.0338	8.1024	10.1990	12.3230	52
53	2.0520	4.1334	6.2438	8.3828	10.5497	12.7439	53
54	2.1250	4.2796	6.4634	8.6758	10.9158	13.1825	54
55	2.2014	4.4326	6.6930	8.9817	11.2976	13.6391	55
56	2.2815	4.5927	6.9330	9.3009	11.6951	14.1136	56
57	2.3653	4.7601	7.1833	9.6335	12.1084	14.6533	57
58	2.4529	4.9348	7.4443	9.9792	12.5857	15.2186	58
59	2.5444	5.1169	7.7155	10.3876	13.0867	15.8615	59
60	2.6397	5.3062	8.0480	10.8176	13.6647	16.5406	60
61	2.7387	5.5549	8.3996	11.3240	14.2778	17.2573	61
62	2.8955	5.8203	8.8270	11.8640	14.9273	18.0118	62

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	Age when Assured.
14	6.7167	7.4816	8.2605	9.0537	9.8618	10.6852	14
15	6.5182	7.3052	8.1068	8.9233	9.7552	10.6026	15
16	6.2989	7.1092	7.9344	8.7755	9.6322	10.5053	16
17	6.1100	6.9443	7.7943	8.6601	9.5427	10.4422	17
18	5.9898	6.8485	7.7233	8.6149	9.5236	10.4501	18
19	5.9448	6.8280	7.7283	8.6458	9.5813	10.5351	19
20	5.9631	6.8717	7.7978	8.7420	9.7046	10.6864	20
21	6.0698	7.0038	7.9561	8.9271	9.9173	10.9273	21
22	6.2350	7.1951	8.1741	9.1725	10.1910	11.2300	22
23	6.4072	7.3945	8.4014	9.4285	10.4763	11.5455	23
24	6.5868	7.6025	8.6384	9.6954	10.7740	11.8749	24
25	6.7741	7.8194	8.8859	9.9741	11.0849	12.2189	25
26	6.9697	8.0460	9.1443	10.2654	11.4098	12.5785	26
27	7.1742	8.2829	9.4146	10.5699	11.7497	12.9548	27
28	7.3881	8.5308	9.6974	10.8887	12.1055	13.3488	28
29	7.6120	8.7904	9.9936	11.2227	12.4784	13.7376	29
30	7.8467	9.0624	10.3042	11.5729	12.8451	14.1197	30
31	8.0929	9.3479	10.6302	11.9160	13.2041	14.4933	31
32	8.3514	9.6478	10.9477	12.2500	13.5534	14.8819	32
33	8.6232	9.9379	11.2550	12.5731	13.9167	15.2865	33
34	8.8837	10.2162	11.5498	12.9091	14.2949	15.7080	34
35	9.1309	10.4806	11.8564	13.2589	14.6890	16.1475	35
36	9.3622	10.7552	12.1753	13.6233	15.1000	16.6064	36
37	9.6023	11.0407	12.5074	14.0032	15.5290	17.0857	37
38	9.8514	11.3378	12.8536	14.3998	15.9773	17.5583	38
39	10.1103	11.6471	13.2147	14.8140	16.4169	17.9918	39
40	10.3794	11.9695	13.5918	15.2177	16.8152	18.4090	40
41	10.6845	12.3305	13.9801	15.6009	17.2180	18.8590	41
42	11.0294	12.7035	14.3484	15.9894	17.6548	19.3445	42
43	11.3873	13.0570	14.7228	16.4133	18.1285	19.8682	43
44	11.7000	13.3917	15.1086	16.8506	18.6175	20.4091	44
45	11.9914	13.7360	15.5061	17.3016	19.1221	20.9673	45
46	12.2899	14.0897	15.9153	17.7663	19.6424	21.5431	46
47	12.5954	14.4527	16.3359	18.2447	20.1784	22.1363	47
48	12.9075	14.8247	16.7679	18.7366	20.7299	22.7468	48
49	13.2256	15.2053	17.2109	19.2416	21.2964	23.3740	49
50	13.5792	15.6232	17.6929	19.7871	21.9045	24.0433	50
51	14.0028	16.1122	18.2466	20.4047	22.5846	24.8261	51
52	14.4736	16.6497	18.8499	21.0724	23.3577	25.6662	52
53	14.9640	17.2087	19.4761	21.8077	24.1628	26.5840	53
54	15.4742	17.7892	20.1695	22.5740	25.0459	27.5427	54
55	16.0043	18.4364	20.8930	23.4186	25.9696	28.5426	55
56	16.6004	19.1124	21.6948	24.3032	26.9341	29.5833	56
57	17.2239	19.8666	22.5359	25.2282	27.9393	30.6631	57
58	17.9253	20.6592	23.4168	26.1936	28.9834	31.7785	58
59	18.6642	21.4912	24.3377	27.1977	30.0630	32.9232	59
60	19.4414	22.3623	25.2969	28.2371	31.1719	34.0868	60
61	20.2573	23.2715	26.2914	29.3058	32.2997	35.2530	61
62	21.1109	24.2158	27.3151	30.3934	33.4298	36.3959	62

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	Age when Assured
14	11.5239	12.3788	13.2501	14.1384	15.0442	15.9679	14
15	11.4664	12.3468	13.2444	14.1596	15.0929	16.0449	15
16	11.3953	12.3026	13.2277	14.1712	15.1335	16.1153	16
17	11.3593	12.2944	13.2480	14.2207	15.2131	16.2258	17
18	11.3948	12.3582	13.3408	14.3434	15.3665	16.4107	18
19	11.5079	12.5001	13.5123	14.5454	15.5997	16.6762	19
20	11.6878	12.7095	13.7522	14.8163	15.9028	17.0122	20
21	11.9578	13.0094	14.0827	15.1786	16.2975	17.4405	21
22	12.2902	13.3724	14.4773	15.6055	16.7579	17.9354	22
23	12.6369	13.7512	14.8890	16.0512	17.2386	18.4294	23
24	12.9989	14.1466	15.3190	16.5168	17.7179	18.9212	24
25	13.3770	14.5598	15.7684	16.9802	18.1943	19.4094	25
26	13.7723	14.9920	16.2150	17.4403	18.6665	19.9165	26
27	14.1860	15.4206	16.6575	17.8954	19.1572	20.4436	27
28	14.5955	15.8444	17.0944	18.3685	19.6674	20.9919	28
29	14.9991	16.2616	17.5485	18.8605	20.1983	21.5626	29
30	15.3953	16.6955	18.0210	19.3727	20.7511	22.1572	30
31	15.8074	17.1471	18.5131	19.9062	21.3273	22.7772	31
32	16.2363	17.6173	19.0258	20.4625	21.9283	23.3973	32
33	16.6832	18.1076	19.5606	21.0430	22.5287	23.9884	33
34	17.1491	18.6191	20.1188	21.6219	23.0987	24.5721	34
35	17.6353	19.1532	20.6744	22.1691	23.6603	25.1736	35
36	18.1432	19.6835	21.1968	22.7066	24.2389	25.7935	36
37	18.6459	20.1788	21.7081	23.2601	24.8349	26.4321	37
38	19.1117	20.6614	22.2342	23.8300	25.4486	27.0898	38
39	19.5631	21.1576	22.7755	24.4165	26.0804	27.7668	39
40	20.0264	21.6675	23.3320	25.0198	26.7304	28.4634	40
41	20.5240	22.2128	23.9253	25.6609	27.4192	29.1995	41
42	21.0584	22.7963	24.5576	26.3420	28.1487	29.9769	42
43	21.6322	23.4202	25.2315	27.0654	28.9212	30.7975	43
44	22.2249	24.0645	25.9271	27.8118	29.7173	31.6422	44
45	22.8366	24.7293	26.6445	28.5809	30.5369	32.5483	45
46	23.4675	25.4148	27.3836	29.3724	31.4174	33.4831	46
47	24.1175	26.1206	28.1440	30.2245	32.3261	34.4867	47
48	24.7861	26.8460	28.9642	31.1037	33.3033	35.5250	48
49	25.4725	27.6305	29.8102	32.0511	34.3145	36.5975	49
50	26.2426	28.4642	30.7480	33.0548	35.3816	37.7245	50
51	27.0904	29.4181	31.7691	34.1407	36.5286	38.9277	51
52	28.0394	30.4364	32.8542	35.2887	37.7348	40.1854	52
53	29.0295	31.4962	33.9800	36.4755	38.9757	41.4713	53
54	30.0610	32.5969	35.1446	37.6972	40.2452	42.7758	54
55	31.1335	33.7366	36.3446	38.9478	41.5334	44.0839	55
56	32.2450	34.9117	37.5736	40.2173	42.8253	45.3727	56
57	33.3921	36.1161	38.8216	41.4904	44.0973	46.6072	57
58	34.5685	37.3395	40.0730	42.7431	45.3138	47.7329	54
59	35.7639	38.5661	41.3033	43.9386	46.4186	48.8920	59
60	36.9622	39.7709	42.4750	45.0197	47.5576	50.1502	60
61	38.1379	40.9153	43.5291	46.1358	48.7987	51.6132	61
62	39.2516	41.9389	44.6190	47.3569	50.2507	53.1478	62

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.	24 Years.	Age when Assured.
14	16.9101	17.8714	18.8524	19.8536	20.8757	21.9196	14
15	17.0162	18.0074	19.0196	20.0519	21.1068	22.1838	15
16	17.1178	18.1386	19.1846	20.2501	21.3391	22.4517	16
17	17.2504	18.3147	19.3923	20.4930	21.6176	22.7453	17
18	17.4769	18.5655	19.6775	20.8136	21.9529	23.0943	18
19	17.7754	18.8982	20.0454	21.1957	22.3482	23.5015	19
20	18.1454	19.3032	20.4642	21.6273	22.7914	23.9786	20
21	18.6063	19.7786	20.9524	22.1265	23.3233	24.5434	21
22	19.1161	20.2989	21.4827	22.6894	23.9195	25.1739	22
23	19.6222	20.8161	22.0330	23.2736	24.5387	25.8288	23
24	20.1254	21.3530	22.6044	23.8805	25.1818	26.5096	24
25	20.6479	21.9106	23.1931	24.5111	25.8505	27.2170	25
26	21.1906	22.4902	23.8153	25.1670	26.5461	27.9282	26
27	21.7553	23.0930	24.4575	25.8497	27.2449	28.6158	27
28	22.3427	23.7205	25.1202	26.5351	27.9194	29.3004	28
29	22.9543	24.3742	25.7972	27.1953	28.5902	30.0058	29
30	23.5917	25.0295	26.4421	27.8514	29.2817	30.7328	30
31	24.2562	25.6578	27.0622	28.5277	29.9944	31.4819	31
32	24.8497	26.2807	27.7421	29.2248	30.7288	32.2537	32
33	25.4448	26.9227	28.4228	29.9433	31.4855	33.0486	33
34	26.0674	27.5845	29.1239	30.6836	32.2650	33.8671	34
35	26.7091	28.2665	29.8457	31.4462	33.0677	34.7094	35
36	27.3704	28.9692	30.5893	32.2315	33.8938	35.5758	36
37	28.0516	29.6931	31.3560	33.0397	34.7435	36.4661	37
38	28.7532	30.4383	32.1446	33.8711	35.6167	37.3800	38
39	29.4753	31.2052	32.9556	34.7254	36.5131	38.3173	39
40	30.2181	31.9936	33.7883	35.6022	37.4323	39.2503	40
41	31.0000	32.8323	34.6621	36.5540	38.4650	40.4295	41
42	31.8253	33.6925	35.6124	37.5517	39.5454	41.5592	42
43	32.6927	34.6416	36.6102	38.6340	40.6781	42.7390	43
44	33.6215	35.6208	37.6762	39.7522	41.8462	43.9547	44
45	34.5798	36.6884	38.7780	40.9050	43.0485	45.2012	45
46	35.6067	37.7517	39.9154	42.0938	44.2826	46.4755	46
47	36.6690	38.8701	41.0865	43.3134	45.5445	47.7715	47
48	37.7659	40.0224	42.2895	44.5609	46.8281	49.0860	48
49	38.8963	41.2060	43.5200	45.8298	48.1240	50.3870	49
50	40.0785	42.4360	44.7910	47.1291	49.4355	51.6885	50
51	41.3314	43.7310	46.1130	48.4644	50.7607	52.9714	51
52	42.6316	45.0612	47.4578	49.7989	52.0527	54.1739	52
53	43.9500	46.3951	48.7836	51.0830	53.2470	55.4051	53
54	45.2721	47.7106	50.0592	52.2675	54.4708	56.7217	54
55	46.5753	48.9739	51.2312	53.4824	55.7821	58.2127	55
56	47.8254	50.1334	52.4353	54.7867	57.2721	59.7603	56
57	48.9692	51.3248	53.7316	56.2745	58.8209	61.2509	57
58	50.1455	52.6103	55.2152	57.9233	60.3122	62.6938	58
59	51.4186	54.0691	56.7927	59.3142	61.7557	63.9899	59
60	52.8005	55.6330	58.2520	60.7572	63.0496	64.7992	60
61	54.4310	57.1201	59.6832	62.0479	63.8448	65.4992	61
62	55.9126	58.5582	60.9793	62.9267	64.5277	66.0789	62

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	Age when Assured.
14	22.9858	24.0751	25.1675	26.2618	27.3571	28.4735	14
15	23.2846	24.3883	25.4941	26.6007	27.7287	28.8787	15
16	23.5674	24.6852	25.8039	26.9441	28.1066	29.2919	16
17	23.8750	25.0057	26.1582	27.3333	28.5313	29.7532	17
18	24.2366	25.4009	26.5880	27.7983	29.0327	30.2919	18
19	24.6772	25.8757	27.0978	28.3442	29.6155	30.9127	19
20	25.1876	26.4211	27.6790	28.9622	30.2714	31.5834	20
21	25.7875	27.0563	28.3505	29.6709	30.9943	32.2945	21
22	26.4532	27.7581	29.0895	30.4237	31.7347	33.0426	22
23	27.1448	28.4874	29.8330	31.1551	32.4742	33.8128	23
24	27.8637	29.2210	30.5507	31.8852	33.2355	34.6055	24
25	28.5865	29.9321	31.2745	32.6369	34.0192	35.4213	25
26	29.2863	30.6411	32.0160	33.4111	34.8261	36.2608	26
27	29.9835	31.3715	32.7797	34.2081	35.6565	37.1244	27
28	30.7019	32.1239	33.5663	35.0287	36.5110	38.0127	28
29	31.4421	32.8989	34.3761	35.8733	37.3901	38.9258	29
30	32.2047	33.6972	35.2098	36.7423	38.2939	39.8640	30
31	32.9903	34.5191	36.0679	37.6361	39.2228	40.8272	31
32	33.7993	35.3651	36.9505	38.5547	40.1767	41.8152	32
33	34.6322	36.2356	37.8580	39.4984	41.1554	42.8592	33
34	35.4892	37.1306	38.7902	40.4666	42.1904	43.9316	34
35	36.3707	38.0503	39.7470	41.4915	43.2538	45.0655	35
36	37.2764	38.9942	40.7606	42.5449	44.3792	46.2320	36
37	38.2061	39.9953	41.8027	43.6607	45.5374	47.4303	37
38	39.1932	41.0246	42.9075	44.8093	46.7275	48.6590	38
39	40.2082	42.1171	44.0452	45.9900	47.9483	49.9158	39
40	41.2866	43.2423	45.2151	47.2014	49.1972	51.1967	40
41	42.4138	44.4153	46.4307	48.4556	50.4843	52.5093	41
42	43.5904	45.6357	47.6906	49.7494	51.8045	53.8456	42
43	44.8160	46.9019	48.9918	51.0778	53.1497	55.1934	43
44	46.0732	48.1956	50.3142	52.4184	54.4941	56.5217	44
45	47.3580	49.5108	51.6491	53.7583	55.8186	57.8023	45
46	48.6643	50.8385	52.9831	55.0780	57.0949	58.9929	46
47	49.9834	52.1653	54.2966	56.3486	58.2796	60.2054	47
48	51.3013	53.4711	55.5601	57.5260	59.4866	61.4895	48
49	52.5975	54.7258	56.7286	58.7260	60.7665	62.9230	49
50	53.8575	55.8987	57.9345	60.0141	62.2121	64.4126	50
51	55.0518	57.1266	59.2462	61.4864	63.7292	65.8696	51
52	56.2891	58.4501	60.7341	63.0207	65.2029	67.2910	52
53	57.6098	59.9399	62.2728	64.4992	66.6295	68.5790	53
54	59.1007	61.4824	63.7554	65.9304	67.9207	69.4395	54
55	60.6462	62.9685	65.1907	67.2243	68.7760	70.2048	55
56	62.1350	64.4071	66.4865	68.0732	69.5342	70.8664	56
57	63.5761	65.7040	67.3278	68.8229	70.1862	71.4733	57
58	64.8732	66.5363	68.0676	69.4640	70.7823	71.9038	58
59	65.6948	67.2646	68.6961	70.0476	71.1973	72.7534	59
60	66.4100	67.8788	69.2656	70.4454	72.0421	74.0684	60
61	67.0079	68.4328	69.6440	71.2841	73.3653	76.1644	61
62	67.5434	68.7893	70.4755	72.6153	75.4933	78.5384	62

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	31 Years.	32 Years.	33 Years.	34 Years.	35 Years.	36 Years.	Age when Assured.
14	29.6116	30.7721	31.9557	33.1630	34.3497	35.6292	14
15	30.0513	31.2472	32.4670	33.7116	34.9589	36.1844	15
16	30.5008	31.7339	32.9920	34.2528	35.4916	36.7276	16
17	30.9996	32.2712	33.5456	34.7977	36.0470	37.3147	17
18	31.5765	32.8640	34.1290	35.3910	36.6718	37.9713	18
19	32.2126	33.4899	34.7642	36.0574	37.3695	38.7004	19
20	32.8725	34.1586	35.4639	36.7882	38.1314	39.4934	20
21	33.5917	34.9081	36.2438	37.5986	38.9723	40.3646	21
22	34.3700	35.7167	37.0927	38.4678	39.8716	41.2938	22
23	35.1709	36.5485	37.9454	39.3611	40.7954	42.2476	23
24	35.9951	37.4041	38.8322	40.2790	41.7438	43.2261	24
25	36.8429	38.2838	39.7436	41.2216	42.7171	44.2292	25
26	37.7150	39.1882	40.6798	42.1891	43.7152	45.2567	26
27	38.6116	40.1174	41.6410	43.1815	44.7377	46.3377	27
28	39.5332	41.0717	42.6272	44.1985	45.8142	47.4463	28
29	40.4798	42.0509	43.6380	45.2699	46.9184	48.6131	29
30	41.4514	43.0549	44.7037	46.3692	48.0813	49.8109	30
31	42.4478	44.1142	45.7975	47.5279	49.2758	51.0388	31
32	43.4999	45.2016	46.9511	48.7182	50.5006	52.2953	32
33	44.5803	46.3496	48.1366	49.9393	51.7544	53.5780	33
34	45.7216	47.5297	49.3533	51.1897	53.0347	54.8831	34
35	46.8954	48.7411	50.5996	52.4669	54.3377	56.2051	35
36	48.1008	49.9825	51.8731	53.7673	55.6580	57.5359	36
37	49.3363	51.2514	53.1700	55.0852	56.9874	58.8637	37
38	50.5997	52.5440	54.4847	56.4123	58.3138	60.1711	38
39	51.8870	53.8546	55.8089	57.7367	59.6197	61.4327	39
40	53.1925	55.1748	57.1303	59.0404	60.8793	62.6099	40
41	54.5204	56.5045	58.4425	60.3083	62.0641	63.8153	41
42	55.8590	57.8257	59.7192	61.5011	63.2781	65.0937	42
43	57.1898	59.1119	60.9207	62.7246	64.5673	66.5151	43
44	58.4737	60.3107	62.1428	64.0144	65.9925	67.9729	44
45	59.6690	61.5307	63.4325	65.4426	67.4550	69.3756	45
46	60.8858	62.8195	64.8633	66.9094	68.8622	70.7307	46
47	62.1728	64.2521	66.3339	68.3206	70.2216	71.9612	47
48	63.6064	65.7258	67.7483	69.6837	71.4548	72.8063	48
49	65.0822	67.1428	69.1145	70.9188	72.2957	73.5634	49
50	66.5127	68.5222	70.3612	71.7644	73.0564	74.2347	50
51	67.9177	69.7919	71.2222	72.5390	73.7399	74.8736	51
52	69.2019	70.6600	72.0026	73.2269	74.3828	75.3661	52
53	70.0666	71.4364	72.6854	73.8647	74.8679	76.2257	53
54	70.8380	72.1132	73.3171	74.3414	75.7276	77.4868	54
55	71.5078	72.7378	73.7843	75.2007	76.9980	79.4154	55
56	72.1242	73.1942	74.6424	76.4802	78.9520	81.5674	56
57	72.5684	74.0504	75.9311	78.4606	81.1371	84.1626	57
58	73.4218	75.3480	77.9388	80.6801	83.7789	86.4492	58
59	74.7282	77.3841	80.1943	83.3710	86.1085	88.7626	59
60	76.7936	79.6772	82.9368	85.7458	88.4692	90.7213	60
61	79.1262	82.4742	85.3593	88.1566	90.4697		61
62	81.9807	84.9470	87.8231	90.2014			62

TABLE XXII.

Shewing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance; according to the Northampton Table, at 3 per Cent.

Age when Assured.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	Age when Assured.
14	36.8421	38.0521	39.2802	40.5261	41.7899	43.0714	14
15	37.4071	38.6479	39.9069	41.1838	42.4786	43.7909	15
16	37.9819	39.2545	40.5453	41.8542	43.1807	44.5246	16
17	38.6011	39.9057	41.2287	42.5695	43.9279	45.3033	17
18	39.2894	40.6259	41.9805	43.3528	44.7423	46.1482	18
19	40.0499	41.4176	42.8032	44.2062	45.6258	47.0611	19
20	40.8736	42.2723	43.6883	45.1210	46.5697	48.0330	20
21	41.7752	43.2033	44.6485	46.1096	47.5855	49.1032	21
22	42.7338	44.1908	45.6641	47.1522	48.6824	50.2281	22
23	43.7170	45.2027	46.7035	48.2467	49.8055	51.4080	23
24	44.7248	46.2386	47.7953	49.3677	50.9842	52.6169	24
25	45.7567	47.3273	48.9138	50.5447	52.1921	53.8538	25
26	46.8418	48.4429	50.0889	51.7514	53.4284	55.1170	26
27	47.9541	49.6157	51.2940	52.9869	54.6914	56.4041	27
28	49.1214	50.8188	52.5282	54.2494	55.9787	57.7113	28
29	50.3248	52.0513	53.7898	55.5366	57.2866	59.0334	29
30	51.5553	53.3118	55.0765	56.8446	58.6095	60.3624	30
31	52.8149	54.5976	56.3845	58.1682	59.9398	61.6874	31
32	54.0985	55.9051	57.7084	59.4995	61.2662	62.9921	32
33	55.4051	57.2288	59.0402	60.8270	62.5724	64.2528	33
34	56.7282	58.5608	60.3685	62.1343	63.8344	65.4343	34
35	58.0599	59.8894	61.6766	63.3972	65.0164	66.6313	35
36	59.3884	61.1978	62.9400	64.5794	66.2144	67.8847	36
37	60.6966	62.4612	64.1218	65.7779	67.4698	69.2580	37
38	61.9594	63.6422	65.3204	67.0349	68.8470	70.6612	38
39	63.1388	64.8403	66.5785	68.4157	70.2550	72.0103	39
40	64.3350	66.0990	67.9625	69.8282	71.6087	73.3124	40
41	65.6041	67.4949	69.3878	71.1943	72.9228	74.5047	41
42	67.0124	68.9335	70.7668	72.5210	74.1263	75.3513	42
43	68.4651	70.3260	72.1067	73.7362	74.9797	76.1246	43
44	69.8629	71.6713	73.3263	74.5892	75.7519	76.8123	44
45	71.2132	72.8950	74.1783	75.3590	76.4374	77.4546	45
46	72.4406	73.7454	74.9468	76.0424	77.0767	77.9566	46
47	73.2987	74.5110	75.6257	76.6779	77.5732	78.7848	47
48	74.0506	75.1854	76.2567	77.1681	78.4016	79.9670	48
49	74.7195	75.8109	76.7304	77.9961	79.5909	81.7358	49
50	75.3470	76.2934	77.5742	79.1995	81.3855	83.6985	50
51	75.8381	77.1435	78.8000	81.0280	83.3854	86.0509	51
52	76.6979	78.3859	80.8574	83.0600	85.7778	88.1191	52
53	77.9488	80.2662	82.7183	85.4902	87.8788	90.1947	53
54	79.8528	82.3562	85.1862	87.6248	89.9893	91.9445	54
55	81.9732	84.8646	87.3562	89.7719	91.7698		55
56	84.5239	87.6715	89.5417	91.5843			56
57	86.7697	89.2975	91.3878				57
58	89.0382	91.1792					58
59	90.9574						59

TABLE XXII.

Showing the Value of £100 Policy on a Single Life, at the end of any number of years (not exceeding 48) from the date of the Insurance, according to the Northampton Table, at 3 per Cent.

Age when Assured.	43 Years.	44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	Age when Assured.
14	44.3702	45.6860	47.0182	48.3663	49.7293	51.1061	14
15	45.1204	46.4666	47.8287	49.2058	50.5970	52.0274	15
16	45.8854	47.2623	48.6544	50.0606	51.5066	52.9672	16
17	46.6950	48.1020	49.5234	50.9830	52.4613	53.9790	17
18	47.5698	49.0057	50.4822	51.9737	53.5070	55.0557	18
19	48.5110	50.0018	51.5078	53.0559	54.6196	56.1969	19
20	49.5377	51.0576	52.6292	54.1984	55.7993	57.3932	20
21	50.6362	52.2122	53.8040	55.4096	57.0263	58.6507	21
22	51.8171	53.4231	55.0409	56.6711	58.3089	59.9497	22
23	53.0266	54.6592	56.3032	57.9549	59.6097	61.2615	23
24	54.2638	55.9220	57.5882	59.2574	60.9236	62.5785	24
25	55.5269	57.2079	58.8922	60.5733	62.2430	63.8901	25
26	56.8135	58.5123	60.2099	61.8950	63.5578	65.1910	26
27	58.1199	59.8326	61.5337	63.2118	64.8509	66.4290	27
28	59.4406	61.1585	62.8529	64.5080	66.1015	67.6911	28
29	60.7683	62.4797	64.1515	65.7610	67.2756	68.7861	29
30	62.0915	63.7866	65.4067	66.9671	68.4632	70.0223	30
31	63.3944	65.0379	66.5846	68.1270	69.7029	71.3682	31
32	64.6536	66.2173	67.7767	69.3697	71.0534	72.7881	32
33	65.8342	67.4113	69.0224	70.7252	72.4300	74.0570	33
34	67.0298	68.6598	70.3825	72.1073	73.7533	75.3283	34
35	68.2809	70.0245	71.7701	73.4360	75.0301	76.4888	35
36	69.6500	71.4176	73.1042	74.7181	76.1951	77.3222	36
37	71.0482	72.7567	74.3915	75.8876	77.0292	78.0803	37
38	72.3925	74.0492	75.5652	76.7221	77.7873	78.7586	38
39	73.6899	75.2269	76.3998	77.4798	78.4646	79.3943	39
40	74.3715	76.0612	77.1566	78.1556	79.0986	79.9010	40
41	75.7118	76.8232	77.8367	78.7935	79.6076	80.7093	41
42	76.4792	77.5076	78.4788	79.3040	80.4230	81.8419	42
43	77.1687	78.1543	78.9929	80.1278	81.5681	83.5052	43
44	77.8134	78.6650	79.8177	81.2804	83.2477	85.3293	44
45	78.3201	79.4913	80.9777	82.9769	85.0921	87.4832	45
46	79.1475	80.6588	82.6915	84.5422	87.2734	89.3685	46
47	80.3224	82.3904	84.5785	87.0520	89.1835	91.2501	47
48	82.0723	84.3000	86.8182	88.9882	91.0921	92.8319	48
49	84.0052	86.5707	88.7814	90.9248	92.6973		49
50	86.3131	88.5662	90.7508	92.5573			50
51	88.3467	90.5732	92.4144				51
52	90.3891	92.2662					52
53	92.1098						53

FINIS.

POSTSCRIPT.

THE premiums charged for Survivorship Assurances, by most of the Offices which ground their calculations upon the Northampton rate of mortality, have been deduced by means of an approximating Formula, which in some cases produces results widely different from the correct premiums given by Table XXI. The Law Life Assurance has, however, adopted the correct premiums, and it is no credit to any Office now to adhere to a method of computation which could only be tolerated in the infancy of the science, or when the want of Tables rendered it necessary to employ such loose approximations.

ERRATA.

Page xxi. line 6, for last survivor of the *joint* lives, read last survivor of the *given* lives,

Page xxxi. line 4, for *former* read *latter*.

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